

SPOTLIGHT

SEPTEMBER 2022



**American Income
National Income**
life insurance companies

**SGA EXECUTIVE
COUNCIL**

2022



UPHOLDING OUR RESPONSIBILITY



Steve Greer
Chief Executive Officer
American Income Life &
National Income Life Divisions

The time to repair the roof is when the sun is shining.
– John F. Kennedy

By the time you read this, it will be October, but I want to share some thoughts about significant September events that will connect the events and relate to what we do and why we do it no matter what month it is.

Each September, we observe Life Insurance Awareness Month, which was created 20 years ago to help educate people about life insurance and help them make informed coverage choices. But even though plenty of people understand the value of life insurance, there's still a big gap between how many need coverage and how many have it. In addition to serving our clients, this is a time to remind ourselves why we do what we do.

In the United States, we celebrate Labor Day on the first Monday in September. Labor Day pays tribute to the contributions of American workers. It was created by the labor movement in the late 1800s as a celebration of workers and their achievements during a dark time in labor history. Hours were long, wages were low, conditions were often extreme and unsafe, and children as young as five worked in mills, mines, and factories for a fraction of adult wages. Although it didn't become a legal holiday until 1894, it brought workers' rights into public view, which AIL-NILICO continues to do today.

Patriot Day is a US holiday observed on September 11 to commemorate the lives of those who died in the 2001 terrorist attacks on the World Trade Center in New York City, the Pentagon in Virginia, and those who sacrificed themselves by crashing the hijacked United Airlines Flight 93 in Pennsylvania. I was in my first 90 days with NILICO on 9/11; Dana and the kids were still in Kentucky. The TV was on, and I was on the phone with her when the plane hit the first tower. Like most, I thought this must be a really bad pilot's error ... until another plane hit the second tower. This was the first time I was truly made aware of how fast things can change and how precious and fragile life is. COVID was the second time.

What connects these events and what does it mean to us?

- Life Insurance Awareness seeks to call attention to the need – and affordability – of life insurance. Of the people who don't have it, most think it's too expensive or they simply procrastinate, prioritizing other needs and wants.
- Although conditions have certainly changed since Labor Day came about, many workers still report to work in dangerous occupations.
- The 2,977 souls (not counting the terrorists) who lost their lives on 9/11 never dreamed that day would be their last.

The working families we protect get up and go to work each day and plan to come home to their families that night. But many will not make it home. They may know they need insurance ... but not now. They figure they have plenty of time to think about it. Or for any number of reasons, they may not recognize their need for life insurance. In either case, the responsibility is ours to make them aware of the need and instill a sense of urgency in them to buy it now, before it's too late.

When it comes to life, nobody gets a do-over. Let's keep this in mind the next time – and every time – we're with a potential client. 🙏

SPOTLIGHT

ARC.AllLife.com/Spotlight.aspx
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NEWS

SEPTEMBER 2022

VOL. 55 NO. 9

SGA Career Track

New Markets Opening & Expanding!

There is a growing need for ambitious leaders. AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresga@aillife.com.



Required Retention Rate

Effective Jan. 1, 2022, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first twelve months. The rates listed are for *Spotlight* recognition only.

Retention: **74.0%**
Net to Gross: **80%**

Dates to Remember

eApp business and paper applications subject to the 7 day hold should be uploaded or sent to Home Office by **Monday 10/24 before 2:00 p.m. CST**. Paper apps excluded from the 7 day hold and PR credits should be sent to Home Office by **Thursday 10/27**. eApp business excluded from the 7 day hold should be uploaded by **Monday 10/31 before 4:30 p.m. CST** to count for **October** production.

eApp cutoff has been extended to 3:30 p.m. CST every Wednesday, Thursday, and last day of the calendar month to allow more business to load before the weekly advance and end-of-month AP&P cutoff. All other days of the week remain the standard 2:00 p.m. CST cutoff time.

\$7,353,833

in total BONUSES were paid out this month by AIL and NILICO. For more information on the monthly bonuses, turn to **Pages 42-49**.

\$8,853,517

in total July RENEWALS were paid out in August to 6,071 total agents.

SPOTLIGHT DIGITAL
is now on the web!
Spotlight.AILAgents.com
Username: **AIL** | Password: **allin2022!**
See your SGA or manager if you need assistance.

*** Look for the asterisk!** The asterisks, shown throughout the magazine indicate that place will be a year-to-date award winner. The Producers who will be recognized at the 2023 Awards Presentation are: the top SGA per category from Categories I-XII based on Net ALP Growth (minimum 15%) and Cat XIII based on % of Net ALP Objective (minimum 100%), the top MGA/RGA from each category based on Growth (minimum 10%), the top five GAs, the top five SAs, the top ten Rookie Individual Producers, the top ten Veteran Individual Producers, the top PR Representative from each category and the top PR Manager from each category. View the 2023 Convention Qualifications online at ARC.AllLife.com or ARC.NILife.com. **Check your production!** If there is an asterisk by your position, you could be on your way to stay at **The Grand at Moon Palace in Cancun, Mexico**. The convention will be held **May 3-6, 2023**.



LOOK FOR ME!

ANNIVERSARIES

43 YEARS OF SERVICE

Steve Friedlander, SGA
23 YEARS OF SERVICE
Dorian Oldham, SGA
22 YEARS OF SERVICE
Matt Henderson, SGA
21 YEARS OF SERVICE
London Burnett, MGA
Kevin Haines, AGT
Alison King, AGT
Marcus Smith, SGA
20 YEARS OF SERVICE
Philip Prata, SGA
19 YEARS OF SERVICE
Kathy Pappas, PR
Randy Souliers, AGT
18 YEARS OF SERVICE
Ryan Bisanz, SGA
Peter Kaplanis, AGT
Steven King, RGA
Tim McAdams, RGA
17 YEARS OF SERVICE
Ross Ewen, RGA
Sharif Grays, AGT
Brett Gryska, SGA
Robert Kanaan, SGA
16 YEARS OF SERVICE
Ryan Hall, SGA
Alex Kae, RGA

15 YEARS OF SERVICE

Ala Awad, AGT
Marisa Willgruber, MGA
14 YEARS OF SERVICE
Daniel Hartwig, SGA
Casey Kunash, GA
Timothy Leary, PR
Jake Yagjian, RGA
13 YEARS OF SERVICE
Joshua Jackson, AGT
Samy Jacques, RGA
12 YEARS OF SERVICE
Dustin Edgell, AGT
Tina Nelson, AGT
11 YEARS OF SERVICE
Maren Conway, AGT
Elifranc Deus, AGT
Sean Velasquez, SGA
10 YEARS OF SERVICE
Muhammed Ashraf, MGA
Patrick Guthrie, AGT
Denis Snyder, AGT
Andrew T Wagner, SGA
9 YEARS OF SERVICE
Patricia Cicerale, GA
Lincoln Dziekonski, MGA
Kyle Schroeder-Gurnicz, MGA
Susan Sereke, AGT
Joy Vann-Austin, MGA

Troy Williams, RGA

8 YEARS OF SERVICE

Christopher Bentley, RGA
Jessica Boss, AGT
Sam Chan, AGT
VaShawn Nelson, AGT
Carrie Padgett, SA
Daniel Perkins, RGA
Edward Rangel, AGT
Alison Reed, AGT
Kelly Schoenherr, RGA
Karla Stewart, AGT
Victoria Varney, MGA
Tabitha Witherell, MGA
7 YEARS OF SERVICE
Daryl Graham, RGA
Joanna Hansen, GA
Alex Paguio, MGA
Ashley Rust, MGA
Spencer Simmons, SA
Holly Simpson, AGT
James Snipes, SA
Pablo Solis, AGT
Mark Tusing, AGT
Giovanni Vacca, RGA
Travis Vaughn, RGA
6 YEARS OF SERVICE
Hamza Ally, AGT
Corey Bednarz, SA

Marquel Burns, GA
Elba Diaz, AGT
Eduardo Hernandez, AGT
Justin Lowe, MGA
Babajide Obashoto, AGT
Juliya Ostapyuk, AGT
Alexis Tran, AGT

5 YEARS OF SERVICE

Luis Ayala, SA
Jenise Cardinal Donnelly, SA
Jack Craig, SA
Emily Evans, AGT
Dominic Facchini, MGA
Christian Gojcaj, GA
Alexis Gomez, GA
Jenny Kim, RGA
Mitchell Mickovic, SA
Monica Montgomery, MGA
Benjamin Ortlip, SA
Jesus Romero, SGA
David Soto, SA
Vanviphia Sugai, GA
Elizabeth Wilkes, MGA
4 YEARS OF SERVICE
Ralph Angell, AGT
Corey Bode, GA
Meenakshi Chavis, AGT
Michael Ellis, AGT
Brianna Garza, AGT

Andres Liranzo, MGA
Richard Mascarenhas, AGT
Barbara Rabelo, PR
Frank Russell, SA
Justin Rydzial, GA
Shubham Setia, GA
Amber J Smith, GA
Jeffrey Tillman, GA
Nauleni Tuionetoa, AGT

3 YEARS OF SERVICE

Travis Carpenter, MGA
Ryan Clawson, AGT
Myles Coston, AGT
Jose Duarte Torres, SA
Marvin Fernandez, GA
Raveen Franklyn, GA
Rawad Hamd, SA
Jillian Heaney, RGA
Stephen Lanier, SA
Alexandra Longo, MGA
Nicholas Montiel, SA
Kassandra Nepean, PR
Jihad Ottallah, GA
Paul Pestian, AGT
Marc Rodriguez, SA
Adam Schaefer, RGA
Elijah Scott, GA
Dean Thebeau, GA
Paula Thompson, GA

Susana Vargas, GA
Thomas J Vena, RGA
Adam Wheeler, MGA
Austin Wilcox, MGA
Candace Williams, AGT

2 YEARS OF SERVICE

Omoyiwola Akinfolarin, SA
Anne Banco, SA
Bledar Bane, MGA
Arnessa Beamon, MGA
Himanshu Bhardwaj, AGT
Zayd Burns, GA
Brad Burrows, GA
Dameyan Chambers, SA
Anita Clark, AGT
Fernando Coiran, SA
Morgan Dare, SA
Jenn Dezan, GA
Jackeline Ferrer, AGT
Julie Freeman, PR
Christopher Gay, SA
Yeny Guzman, AGT
Gasen Hajali Hajali, AGT
Amber Hammerl, AGT
Carolyn Harris, MGA
Brent Henderson, GA
Andres Icaza, AGT
Shibbir Islam, SA
Matthew Jans, SA

Amal Jawa, GA
Andre Jefferson, AGT
Faith Jones, SA
Robert Joseph, GA
Eric Kinney, AGT
Emily Klich, GA
Rhonda Komar, AGT
Komi Kpessou, SA
Matthew Lewis, SA
Brenda Lopez Velasquez, SA
Sarah MacDonald, SA
Kathleen McArthur, SA
Mitchell McLaughlin, GA
Justine Meyers, GA
Julie Morrow, GA
Danielle Mulligan, SA
Bruno Nuro, MGA
Deanna Olson, GA
Daniel Orr, RGA
Ethan Page, AGT
Jimmie Parsons, MGA
Miguel Perez, SA
Noe Perez, RGA
Yolamar Picon Mora, GA
Jennie Pierce, SA
Mariah Pierce, AGT
Patricia Pineau, AGT
Yasma Powell, GA
Aubrie Ray, MGA

Marvelie Sanchez, MGA
Madelyn Sanders, MGA
Andrea Schmitt, MGA
Miguel Serrano, SA
Luisa Shiroma, AGT
Harinderjit Sidhu, SA
Jennifer Siregar, MGA
Kaytlin Smith, SA
Nicholas Smith, SA
Shaunte Smith, AGT
Arielle Surgeson, SA
Andrew Turner, GA
Sarah Walter, SA
Kayla Whipp, MGA
Chantia Williams, AGT
Dan Williams, GA
Fabian Wilson, SA
Hollie Wood, SA
Bobbie Woods, GA
Ana Yepez, AGT
Srinivas Yerraganti, SA
Adam Youssef, GA
1 YEAR OF SERVICE
Taylor Ahlgrim, MGA
Jolynn Audas, AGT
Kyle Baggett, SA
Brenna Bailey, PR
Melissa Balthazar, AGT
Tiffany Barajas, AGT

Amy Bay, SA
Kenessia Beaty, SA
Andrew Beck, AGT
Nicole Boehme, AGT
Morgan Boneberg, SA
Quinn Boucaud, SA
Priscilla Brito, GA
Vincent Brown, AGT
Cherie Burke, AGT
Manuela Cano, AGT
Gail Carter, AGT
Katherine Carter, SA
Natasha Carvalho-Miner, GA
Kenneth Collins, AGT
Cc Cornelious, AGT
Franklin Cruz Espinoza, SA
Brenda Davis, GA
Ryan Davis, AGT
Mario Dennis, AGT
Brandy D'Mellow, SA
Hector Duron, AGT
Omar Flores, AGT
Timothy Foote, SA
Brielle Frank, SA
Yesenia Garcia, AGT
Yanicka Ghoston, SA
Jason Gibson, AGT
Justin Gomez, SA
Leanne Gosnell, AGT

Melissa Graham, AGT
Fred Greenawalt, AGT
Taneya Hanson, AGT
Brandy Harp, AGT
Shamar Highland, SA
Sebastian Hill, GA
Cynthia Hoelt, AGT
Donald Hollen, SA
Keith Howard, AGT
Luke Howard, AGT
Sofiya Hudzyk, AGT
Qadry Ismail, AGT
Alex Jankowski, GA
Lisa Kahan, AGT
Kristene Kershaw, SA
Laura Kologenski, SA
Agnieszka Kopacz, AGT
Brianne Kosch, AGT
Dylan Kovaleski, SA
George Krozos, AGT
Jeffrey Lacerte, GA
Parveen Lakhani, GA
Sara Lantz, SA
Stephen Lloyd, SA
Mark Lucaj, AGT
Entela Malasi, AGT
Ryan Marquis, GA
Zachary Marshall, SA
Troy Martin, AGT

Jacob Maze, AGT
Shantasia McCain, SA
Michael McCarvey, AGT
Mike Merhi, AGT
Jaret Mielnicki, SA
Darreontae Moore, AGT
Melissa Moore, SA
Micaiah Morrison, SA
Samuel Morrison, AGT
Justin Neal, SA
Michael Nehme, SA
Cody Nicholson, AGT
Alyse Nicodemus, SA
Gregory Norman, SA
Monica Oliva, GA
Trenton Osborne, SA
Griffin Oudsema, SA
Kevin Phillips, SA
Iza-Kim Pijuan, AGT
Jennifer Pugliese-Dagostino, AGT
Taylor Quinn, SA
Lynsey Robbie, GA
Berthila Rojo Frias, AGT
Raul Graciani, AGT
Ethan Sapp, SA
Colleen Sarandi, AGT
Jenise Sarraga, AGT
Joanna Shipkowski, MGA
Eddie Shorter, AGT

Sovia Simkovich, SA
Amy Smith, SA
Stephenie Smith, SA
Demmerick Stevenson, SA
Dylan Stickel, SA
Terri Thompson, SA
Persiagh Torbit, AGT
Randy Tucker, SA
Dina Tuy, SA
Lisbeth Vasquez Rodriguez, AGT
Daniela Vigueria, AGT
Rachel Watson, SA
Kelsey Whittaker, AGT
Marlen Wilkins, SA
Jacob Williams, SA
Stacie Wise, SA
James Wray, AGT
Hanani Yadi, SA

PROMOTIONS

STATE GENERAL AGENT

Duni Olusegun
Geoffery Osili
REGIONAL GENERAL AGENT
Tomarus Burks
Nathan Doyle
Laura Graham
Rosa Teixeira
MASTER GENERAL AGENT
Thomas Blaney
Braydon Cameron
Rebecca Copas
Tanya Diaz
William Flournoy
Sierra Kelsey
Tasha Marker
Brandon Mogel
Christine Moore

Christine Munroe
Malcolm Pasquier
Jean Paul
Raul Pinto
Troy Plummer
Kayla Whipp
Elizabeth Wilkes
David C Williams
70% GENERAL AGENT
Marc Futterweit
Michael Geyer
Haylie Hollister
Pamela James
Jaden Londagin
Ana Lozada
Jeffery May
Chad McLaughlin
Yolamar Picon Mora

Joseph Sarasin
Yumary Veliz
Noah Vongunden
Nicole Wright
67.5% GENERAL AGENT
Mohamed Aljahmi
Brandon Bennett
Jin Chen
Calvin Dickherber
Zakaria Elgahmi
George Forte
Jamil Fullman
Cassidy Griffin
Trevor Hawkins
Liliana Hernandez
Margarita Hickman
Malcolm Howard
Alex Jankowski

Jeffrey Lacerte
Parveen Lakhani
Tyler Lan
Gary Louis-Charles
Blake McClain
Victor Medina
Silas Merkel
Ryan Miller
Marvin Mondragon
Riyash Patel
Cristian Perez
Evan Pinkerton
Marion Polk
Yasma Powell
Heccy Rivas
Coralis Rodriguez
Nicole Rosenthal
Isabel Seoane Parra

Hayden Sheppard
Cross Steplowski
Michele Stewart
Awbrey Vachon
Karly Williams
Devon Yarletts
57.5% GENERAL AGENT
Kacie Converse
65% SUPERVISING AGENT
Joshua Altorfer
Daniel Arnold
Summer Bekhit
Keeland Bryant
Antonio Evans
David Garcia
Joshua Hosenbold
Brandon Miller
Brittney Mizer

Abigail Moreno
Hunter Nilsson
Beau Perrodin
Charles Perry
Eugene Peugh-Wade
Juliana Ramirez
Cesar Romero Vasquez
Israel Sayago
Jensen Symonds
Gaven Turgeon
Barbara Wayman
Emily Welton
Jacob Wordhouse
62.5% SUPERVISING AGENT
Connor Adkins
Evenoue Bien Aime
Christina Anderson
Brianna Baker

Justin Bautista
Remington Bell-Eddy
Christina Benson
Alexander Bermudez
Kahlil Blakely
Joseph Bokros
Marvin Bolden
Rachel Borres
Candace Boudreau
Warren Bradshaw
Brittany Brantley
Bionessa Castaneda Rangel
Starla Cates
Matthew Christy
Kyle Dance
Samantha Dorrough
Becky Dunbar
Christopher Edinger

Steven Elliott
Alina Espinal Cruz
Brandy Evanyshyn
Gellila Eyob
Andreina Faria Villasmil
Jadakis Fields
Samantha Goris
Venice Grant
Dalton Grohler
Brandon Hankins
Randall Harding
Sirena Harrison
Ursula Harrison
Izzik Haymond
Jessica Hefley
Robert Hepler
Brian Herb
Yolanda Hill

Demarios Howard
Tanner Hurst
Alejandro Jardon
Christopher Jeantet
Valentina Jimenez
Connor Jordan
Calvin Judd
Jessica Junge
Tristan Keeton
Sherrie King
Alicia Lake
Nicole Longey
Jennifer Lucero
Eric Markland
Makayla Martinez
Dominick Matisko
Kade McGilvray
Dylan McKinney

Lisis Mejia
Michael Messore
Austin Miller
Thomas Miller
Amneris Mojica
Jesie Montero
Desiree Moore
Andrea Mulder
Michael Nehme
Stephen Nessner
Alyse Nicodemus
Josef Overton
Taj Perry
Jacqueline Prieto
Lawrence Pryor
Aaron Rancourt
Abbey Rickelmann
Alice Robinson

Mia Robinson
Gabriel Rocha
Francesco Romano
Kerly Salazar
Yana Saranchuk
Michael Schaefer
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Henry Schwochow
Austin Sickler
Linette Silverthorn
Sovia Simkovich
Joseph Sixta
Nelson Sucre
Vedran Sudar
Layne Szymanski
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Ethan Tolbert
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Taj Tumber
Tiffany Turner
Jayme Valle
Melania Vargas
Tucker Vouga
Alexander Weel
Basil Williams
Rebekah Witvoet
Lukas Yoder
Benjamin Young
Bailey Zeigler
Nicholas Zientek
52.5% SUPERVISING AGENT
Erin Bovee
Braddon Corey
Joseph-Ray Nadal
Sandra Perez Espinal

PURPOSE — OVER — PODIUM



Susan Fuldauer

Division Vice President
Public Relations

Recently, I was watching a sports competition and noticed a message on one of the participant's shirts. The words "Purpose over Podium" on the shirt's front gave me pause as I considered the impact of that message. Purpose over Podium hits directly to the "why" of our actions versus working simply for the "accolades of achievement". The lift this slogan provides is reflected in the work and connections we create every day through our work at AIL-NILICO and, for many of us, through our benevolent work outside the Company, as well. We have a very clear purpose that drives our actions ... and it's not just about the celebratory podium wins, although those recognitions are awesome. But, they are short-lived and always require a restart.

Purpose can move people to remake the world. It provides the long-term meaningfulness and joy in our life through giving to others versus the short-term happiness we get from others celebrating our achievements and victories. The podium rewards are great, but your journey shouldn't end there. Your purpose drives both your actions and your journey far beyond the podium. Whatever it is that drives your purpose, you must be willing to go the distance for it.

Again, standing on a podium and receiving accolades for achievement is short-lived and always requires a restart. Purpose, on the other hand, is lifelong and not necessarily driven by personal reward.

Purpose also leads to increased optimism, resiliency, and hope. What great satisfaction our purpose can provide not only in our own lives but for those we serve through our important work whether we are on the agency side of our business, the home office, or on the public relations team. We'll never know the ultimate impact our purpose creates, but from the stories we hear from policyholders and through our group relationships, we know it's huge.

AIL's founding was most definitely purpose-driven – providing working families with needed protection in the event of injury or loss of life. The company's continued success through purpose-driven work is evident in the policies and services we provide ensuring workers and their families have access to affordable life insurance. Through our purpose, we stand up, show up, and lift up others. It's what gives us a connection to the labor movement that most other companies will never likely attain. It's what makes our relationships strong and keeps them strong even when we make mistakes. The impact of our work in support for working families through kitchen table meetings and Zoom meetings, showing up for and supporting striking workers with food and monetary donations, supporting legislation that supports workers – and more – doesn't have an end goal of standing on a podium. The podium is simply a sidebar result of finding meaningful purpose through our work.

Having a deep-seated purpose driving our work will beat the podium all day, every day. Let's continue to do what we do best, serving through a sense of purpose and continuing to protect working families one policy, one picket line, one food delivery at a time. 🍌

AUGUST RESULTS PEDAL TO THE METAL!

Sales

- **\$21,485,249** Net ALP

Recruiting

- **1,564** New Associates
– 8.5% increase over August 2021
- **9,576** Agent Count

Quality/Reinstatements

- **4,753** Total Policies Conserved
– **3,965** Reinstatements
– **788** Reopens
- Net to Gross: **86%**
- 4-Month Retention: **79.5%**
- 13th-Month Retention: **64.4%**
- 13th-Month Persistency: **80.77%**

Public Relations

- **448,953** members signed
– **8%** Increase over August 2021
- **61** ORI groups signed
– **11%** Increase over August 2021
- **19,348** ORI leads received
– **55%** Increase over August 2021



NEW ASSOCIATES

PER MANAGER

SA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Dulce Paz	5	Sabrina Lloyd	Amanda Urdaneta	2	Walter Icaza	Troy Henderson	2	S-S-Parks-Salvaggi
Taylor Rodgers	3	AO	Michelle Mendez	2	Sabrina Lloyd	De'Carleon Townsend	2	S-S-Parks-Salvaggi
Mammie Price	2	Mark Beckford	Jason Musall	2	Brian Schreiter	Juan C Nunez	2	Michael Vasu
Margarita Hickman	2	Hemerson Gonzalez	Charles Smith	2	Brian Schreiter	Bradley Harrell	2	John Young
Victoria Divinsky	2	Brett Gryska	Race Rogers	2	Darcy Schrieber			

GA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Kevin Valentin Ross	4	Hemerson Gonzalez	Tanner West	3	Michael Vasu	Nicole Wright	2	Nick Moore
Bryce Engstrom	3	AO	Laura Chavez	2	AO	Kacie Converse	2	Moore-DeFurio
Doris Martinez Garcia	3	AO	Peter Ko	2	AO	Ryan Martin	2	Moore-DeFurio
Olusola Awosanya	3	Mark Beckford	Tyler Lan	2	AO	Akinyemi Akinseye	2	Theodore Pappas
Carlos De Sousa Cardozo	3	Capozucca-H-W	Jozef Tinaj	2	AO	Jonah Mullins-Wilson	2	Ernest Powell
Jared Robertson	3	Cohen-Velasquez	Cameron Gray	2	Simon Arias	Michael Locke	2	Prata-Wilson
Bliss Jacobs	3	Richard Correa	Sebastian Hill	2	Simon Arias	Luciano Valero Vidal	2	Beto Quintero
Jose Matos	3	Giglione-Ackerman	Daniel Lopez-Velasquez	2	Cohen-Velasquez	Kurt Meaux	2	Brian Schreiter
Estephania Montecillo	3	Hemerson Gonzalez	Temesghen Starr	2	Cohen-Velasquez	Matthew Adams	2	Darcy Schrieber
Michael Lewo	3	Henderson-Locker	Christopher Rives	2	Giddens-Giddens	Amy Hull	2	S-S-Bendure-Hartwig
Danny Souri	3	Sabrina Lloyd	Maria Bonilla Borrego	2	Walter Icaza	Cory Moncol	2	S-S-Parks-Salvaggi
Nicole LePage	3	Prata-Wilson	Kristi Mills	2	Stephen Jubrey	Sabrina Smith	2	Michael Vasu
Sierra Hartwig	3	S-S-Bendure-Hartwig	Mercedes Bens	2	Sabrina Lloyd	Ashlyn Lauderdale	2	Washington-Washington
Asante Jackson	3	S-S-Parks-Salvaggi	Anneli Brandt	2	Andrew McQuade			

MGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Clayton Slaughter	8	Michael Vasu	Priscila Gonzalez	3	AO	Moriah Chandler	3	Henderson-Locker
Timothy Wilson	7	Prata-Wilson	Eno Iftiu	3	AO	Zach Otto	3	Sabrina Lloyd
Katie Stahulak	6	Sabrina Lloyd	Brandon Minor	3	AO	Duane Shaw	3	Sabrina Lloyd
Beau Minnick	5	S-S-Bendure-Hartwig	Ashlynn Orng	3	AO	Jake Gelb	3	Nick Moore
Derek Johnson	4	Cohen-Velasquez	Thomas Wright	3	AO	Tyler Church	3	Moore-DeFurio
Chilynn Acevedo	4	Fisher-Zuzick	Yael Enriquez	3	Capozucca-H-W	Jhanna Valerio Vivas	3	Beto Quintero
Paige Zuzick	4	Fisher-Zuzick	Armando Aiello	3	Cohen-Velasquez	Nathaniel Bermes	3	Brian Schreiter
Anthony Mazurkewicz	4	Giddens-Giddens	Erin Allen	3	Richard Correa	Ryan Slone	3	Albert Serur
Havis Alvarado	4	Hemerson Gonzalez	Doron Freud	3	Giglione-Ackerman	Jonathan Conner	3	Michael Vasu
Jessica Specht	4	Brett Gryska	Adianeza Rodriguez	3	Hemerson Gonzalez	Lawrence Smith	3	Washington-Washington
Taleb Jammoul Hajali	4	Walter Icaza	William Parmeter	3	Brett Gryska	Johnny Fuller	3	John Young
London Burnett	4	S-S-Parks-Salvaggi	Stephanie Burghardt	3	Gryska-Boles	Slavita Hut	3	John Young

NEW ASSOCIATE – \$1,000 contract-to-date new agent

THE MINIMUMS FOR RECOGNITION ARE:

- SA & GA** – at least two new associates during the month
- MGA** – at least three new associates during the month
- RGA** – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new associates under their hierarchy for the month.

NEW SGAs



Duni Olusegun | Maryland

Duni holds a Bachelor's degree in Creative Writing from Indiana University–Purdue University Indianapolis. She graduated and joined the Company in 2012 after a brief time in customer service with a large discount retailer. Duni was attracted to the Company by the potential income, career advancement opportunities, and lifetime renewals. She cites helping to protect families, career growth, and the ability to develop new associates as the most rewarding aspect of her AIL-NILICO career. Her advice: "Go all in – dream bigger, work harder, believe in yourself."



Geoffery Osili | Indiana

Geoff was doing remote contract work, looking for an opportunity to grow, when he found AIL-NILICO in 2018. He holds a Bachelor's degree in Economics from Indiana University. Having run a successful, growing satellite office as an MGA, he accepted the SGA challenge "to open up more opportunity for not only the people on my team but more people in the agency as well, helping them become better and stronger versions of themselves." Geoff is proud of the culture they're building and likes that he gets to work with people he enjoys being around.

Dear Future SGA,

Whether you are new to our company or someone with tenure, if you have ever wondered what you had to accomplish in order to be promoted to State General Agent, the answer is simple — achieve these four levels.



SGA Career Track

***\$500k–\$3.5M+**
Unlimited Annual Earnings Potential

LEVEL 1: QUALIFY

To qualify you must meet the following criteria:

- 2 years tenure with AIL/NILICO
- Be on an MGA/RGA Contract
- Production of at least \$350,000 of 1st Six Mo. Agent production (Last 12 Months)

LEVEL 2: INTERVIEW

You will be flown to McKinney, Texas for dinner and an interview. During this time you will also learn about the budgetary and start-up process for new SGAs.

LEVEL 3: FOLLOW UP

Home Office will schedule a follow-up call with you and your SGA 60 days after your interview to discuss your progress in the areas of recruiting, production and quality. If you are still growing and moving forward, we will prepare for Step 4.

LEVEL 4: GET AN OFFER

After conferring with your SGA, the Home Office will contact you to:

- Let you know what territory/territories we are offering
- Discuss who may be going with you. (Your SGA can protect one person whom they feel they need to keep.)

*The earnings potential is typical but not guaranteed. Actual amounts can vary based on individuals results.

Pinnacle

RECRUITING CLUB

TOP RECRUITING AGENTS** AUGUST



Enrique Certad
10 Recruits
Jesus Romero



Astrid Castrillon
9 Recruits
Hemerson Gonzalez



Tyler Lan
9 Recruits
AO



Sierra Hartwig
5 Recruits
S-S-Bendure-Hartwig



Patricia Marickovich
5 Recruits
AO

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Enrique Certad	10	Joe Lewo	3	Kevin Beaver	2	Aliya Johansen	2	Israel Sayago	2
Astrid Castrillon	9	Oriana Malave	3	Nicole Bolognesi	2	Calvin Judd	2	Rana Shirer	2
Tyler Lan	9	Adianeza Rodriguez	3	Jose Briceno	2	Ashlyn Lauderdale	2	Melinda Skinner	2
Sierra Hartwig	5	Gregory Rudolph	3	Nicholas Chuma	2	Erica Lent	2	Tammie Sullivan	2
Patricia Marickovich	5	Lawrence Smith	3	Ashley Clarke	2	Melinda-Rae Lyse	2	Matthew Sutton	2
David Carpenter	4	Luciano Valero Vidal	3	Carlos Colina	2	Felipe Machado-Santanna	2	Tyler Tasa	2
Christopher Dark	4	Thomas J Vena	3	Claudia Contreras	2	Justin Malone	2	Jhanna Valerio Vivas	2
Jose Heredia	4	Matthew Ward	3	Nairobi Contreras	2	Jose Matos	2	Klyo Vidal	2
Doris Martinez Garcia	4	Duglanny Zabala	3	Carlos De Sousa Cardozo	2	Montana McDonald	2	Daniel Walton	2
Genesis Medina Mendoza	4	Jessica Adkins	2	Brandon Garagami	2	Christopher McGlynn	2	David Wang	2
Mark Neilson	4	Taylor Ahlgrim	2	Omaira Garces Ramonez	2	Michael McKiernan	2	Steven Warner	2
Ildemaro Ruiz	4	Akinyemi Akinseye	2	Magdalena Garneau	2	Samantha Osman	2	Jay Washington	2
Sean Saigeon	4	Mohamed Aljahmi	2	Greg Graham	2	Daniel Nicolas Paulino Polanco	2	Carl Weydeman	2
Ethan Tolbert	4	Havis Alvarado	2	Kendall Helmkamp	2	Zachary Poker	2	Jake Yagjian	2
Stephanie Burghardt	3	Olusola Awosanya	2	Malina Hodur	2	Nathalyn Sanchez	2	Adam Youssef	2

TOTAL PINNACLE RECRUITERS: 335 TOTAL PINNACLE RECRUITS: 466

TOP RECRUITING AGENTS** YTD

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Astrid Castrillon	54	Conor Markins	8	Taylor Ahlgrim	6	Ethan Tolbert	6	Justin Malone	5
David Carpenter	21	Beau Minnick	8	Bruce Alford	6	Ransey Vazquez	6	Genesis Medina Mendoza	5
Sierra Hartwig	16	Gregory Rudolph	8	Darrell Asbell	6	Veronica Acurero	5	Mitchell Mickovic	5
Nicholas Chuma	15	Alessandro Succurro	8	Imani Banks	6	Sabrina Agostini	5	Mia Mitchell	5
Daniel Walton	14	Jhanna Valerio Vivas	8	Brady Basinger	6	Havis Alvarado	5	Connor O'Donnell	5
Peter Kwiatkowski	13	Klyo Vidal	8	Kevin Beaver	6	Diego Alvarez	5	Ryan Parrish	5
Matthew Conrad	12	Brandon Bennett	7	Brenna Behan	6	Dairon Arbona Fonseca	5	Keshaun Pierce	5
Adianeza Rodriguez	12	Jessica Chang	7	Kylee Blehm	6	Mark Bernsdorff	5	Evan Pinkerton	5
Enrique Certad	10	Mavrick Fredericks	7	Genesis Castillo	6	Wesley Bromley	5	Zachary Poker	5
Michael Giachetti	10	Alexander Gomez	7	Jonathan Collins	6	Ashley Clarke	5	Beto Quintero	5
Tyler Lan	10	Keith James	7	Nelson Desmond	6	Carlos Colina	5	Stephanie Rogers	5
Sergio Carta	9	Spencer Kozaj	7	Yael Enriquez	6	John Collins	5	Arturo Romero	5
Elijah Findley	9	Jacob Krakora	7	Omaira Garces Ramonez	6	Rosa Colmenares Borrego	5	Melinda Skinner	5
Patricia Marickovich	9	Michael Maloney	7	Corey Helly	6	David Croom	5	Jeffrey A Smith	5
Michael McKiernan	9	Doris Martinez Garcia	7	Aliya Johansen	6	Leanne Erney	5	Roxie Soto	5
Chase Miller	9	Tyler Ortiz	7	Ashlyn Lauderdale	6	Sokol Fazliu	5	Jennifer Spalding	5
Julian Navalta	9	Noe Perez	7	Jose Matos	6	Derek Foore	5	Tyler Tasa	5
Matthew Ward	9	Sean Saigeon	7	Estephanie Montecillo	6	Jonathan Giaco	5	Kemar Thompson	5
Adam Wheeler	9	Jose Sanchez	7	Mike Paragiou	6	Cynthia Hoeft	5	David C Williams	5
Nairobi Contreras	8	Clayton Slaughter	7	Luis Perez	6	Nathaniel Hughes	5	Thomas Wright	5
Jenna Grula	8	Jeffery Thiel	7	Aldo Ramirez Marinelli	6	Pamela James	5	Dillon Zartman	5
Lamarcus Jackson	8	Blake Tomblin	7	Adriana Rueda Pimiento	6	Taleb Jammoul Hajali	5	Phillip Zollos	5
Erica Lent	8	Luciano Valero Vidal	7	Ashley Rust	6	Franklin Johnson	5		
Felipe Machado-Santanna	8	Ian Zollos	7	Antonino Taormina	6	Trace Johnson	5		

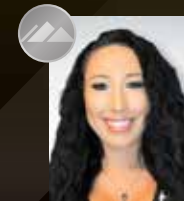
TOTAL PINNACLE RECRUITERS: 1752 TOTAL PINNACLE RECRUITS: 3337

▼ By number of Pinnacle Recruits. Top Pinnacle Recruiting Agents listed have at least 2 Pinnacle Recruits.
 ● *Spotlight* will picture the top 5 Pinnacle Recruiting Agents based on number of Pinnacle Recruits. *Spotlight* may picture more or less than 5 in case of a tie.
 ■ The number of YTD Pinnacle Recruits listed for *Spotlight* recognition may be different than the number of YTD Personal Recruits reported for Globe Life Achievement Award eligibility due to the counts being calculated differently.

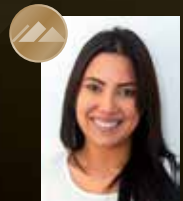
Pinnacle

RECRUITING CLUB

NEW CLUB MEMBERS*



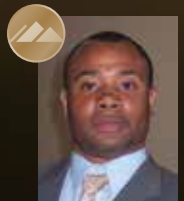
Sierra Hartwig
S-S-Bendure-Hartwig
16 Recruits
PLATINUM



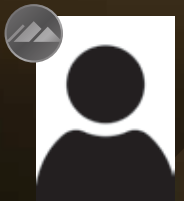
Doris Martinez Garcia
AO
12 Recruits
GOLD



Matthew Conrad
S-S-Parks-Salvaggi
11 Recruits
GOLD



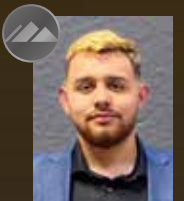
London Burnett
S-S-Parks-Salvaggi
10 Recruits
GOLD



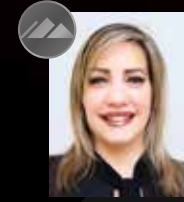
Enrique Certad
Jesus Romero
9 Recruits
SILVER



Tyler Lan
AO
9 Recruits
SILVER



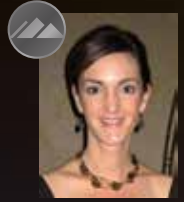
Noe Perez
Saavedra-Longino
7 Recruits
SILVER



Adianeza Rodriguez
Hemerson Gonzalez
7 Recruits
SILVER



Kevin Beaver
S-S-Parks-Salvaggi
6 Recruits
SILVER



Melinda-Rae Lyse
AO
6 Recruits
SILVER



Montana McDonald
Simon Arias
6 Recruits
SILVER



Jeffery Thiel
S-S-Bendure-Hartwig
6 Recruits
SILVER



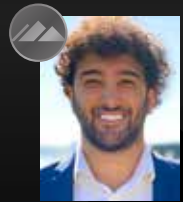
Steven Warner
AO
6 Recruits
SILVER



Maria Bonilla Borrego
Walter Icaza
5 Recruits
SILVER



Carlos Colina
Beto Quintero
5 Recruits
SILVER



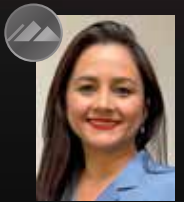
Fouad Gerges
Satti-Kanaan
5 Recruits
SILVER



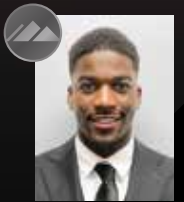
Jonathan Giaco
S-S-Parks-Salvaggi
5 Recruits
SILVER



Alexander Gomez
Kevin Holtz
5 Recruits
SILVER



Lubraska Iguaro
Jesus Romero
5 Recruits
SILVER



Keith James
Simon Arias
5 Recruits
SILVER



Stephen Jeung
Cohen-Velasquez
5 Recruits
SILVER



Alejandra Larez Morales
Jesus Romero
5 Recruits
SILVER



Ashlyn Lauderdale
Washington-Washington
5 Recruits
SILVER



Outtara Ly-Beltr
Giglione-Ackerman
5 Recruits
SILVER



Jeffery May
S-S-Parks-Salvaggi
5 Recruits
SILVER



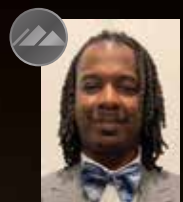
Minh Phung
AO
5 Recruits
SILVER



Arimar Ramirez Pernia
Jesus Romero
5 Recruits
SILVER



Gabriel Rocha
Michael Vasu
5 Recruits
SILVER



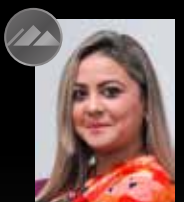
Lawrence Smith
Washington-Washington
5 Recruits
SILVER



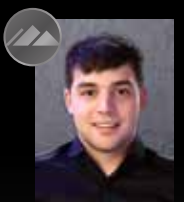
Matthew Sutton
Giddens-Giddens
5 Recruits
SILVER



Amanda Urdaneta
Walter Icaza
5 Recruits
SILVER



Jhanna Valerio Vivas
Beto Quintero
5 Recruits
SILVER



Noah Vongunden
Simon Arias
5 Recruits
SILVER

*By number of eligible Pinnacle Recruits. Club members pictured have at least 5 eligible Recruits. A Pinnacle Recruit is considered eligible (will count towards qualification levels) when he/she has submitted \$1,500 Net ALP.

FOUNDERS CLUB

August Qualifiers—
Outstanding Producers:



Roger Fredericks

AO
9 Qualifications
\$114,512 Net ALP
90.2 RET



Joey Kennedy

AO
11 Qualifications
\$109,270 Net ALP
83.0 RET



Connor Cook

AO
1 Qualification
\$107,758 Net ALP
93.9 RET



Razan Zarba

Mathew Hart
1 Qualification
\$102,278 Net ALP
90.2 RET



Bryan Juskiw

S-S-Bendure-Hartwig
9 Qualifications
\$99,230 Net ALP
90.8 RET



Emily Klich

Dustin Venekamp
1 Qualification
\$86,390 Net ALP
87.6 RET



Vivian Trinh

AO
1 Qualification
\$82,219 Net ALP
87.8 RET



Raheem Nubani

S-S-Parks-Salvaggi
1 Qualification
\$76,879 Net ALP
87.5 RET



Austin Rockall

AO
1 Qualification
\$75,175 Net ALP
85.2 RET



Peer Shmelzer

AO
2 Qualifications
\$72,413 Net ALP
91.9 RET



Omaira Garces Ramonez

Beto Quintero
1 Qualification
\$60,963 Net ALP
94.4 RET



Mike Reed

AO
9 Qualifications
\$59,842 Net ALP
93.6 RET

Make Tomorrow Better

— UPDATE —



National Crime Prevention Council

For the 6th year in a row, American Income Life, AO and People's First have donated to benefit the National Crime Prevention Council (NCPC) as part of Globe Life's Make Tomorrow Better charitable giving. In total, the combined donations total \$30,000.

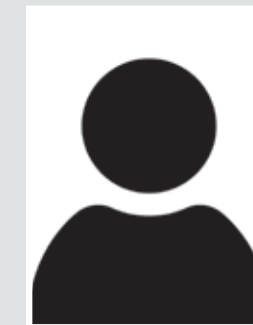
Since 1982, NCPC has continuously provided the American public with comprehensive educational materials, training programs, and effective crime prevention messaging, delivered in large part through its vast network of more than 10,000 state and local law enforcement agencies, crime prevention associations, community groups, foundations, and corporate partners.

Leadership Academy MAY 2022 101B CONTEST WINNER

101

Cynthia generated 14 new agent codes during the contest period!

She will receive a Champion Plaque and will be asked to speak at the next Leadership Academy 101B in December to share how she recruited and developed the most productive new management group amongst all contest participants.



Cynthia R Sittig
The Vena Agency

Most New Agents Coded:
14 Agents Coded

Attendees of the May 2022 Leadership Academy 101B participated in the contest. Contest period was June 1 – August 31, 2022. See the announcement email for complete details and rules.

CHAMPIONSHIP TEAMS

- ↳ IS IT THE COACH?
- ↳ IS IT THE PLAYERS?
- ↳ ...OR IS IT MORE?



Phil Bromagen

Director of Recruiting
American Income Life &
National Income Life Divisions

Football is in full swing now with both college and the NFL a few weeks into their season. It seems like every year fans and experts alike are asked the age-old question: "What combination makes the most successful team?" Is it a great coach with average players or an average coach with great players? What do you say? I say both and I say neither.

At American Income and National Income, we are fortunate to have great leadership and coaching from CEO Steve Greer, President David Zophin, and our outstanding State General Agents. But I believe we would all agree that winning teams are made up of so much more than coaches and players. Winning organizations are much more than Xs and Os. Here are some attributes of winning teams and excellent organizations.

Culture – Winning teams have a winning culture. Winning teams have created an environment of winning through repeated successes and victories. These usually start small and are built one win at a time with determination and consistency. Winning is a habit, and through six decades, American Income has built a strong culture of winning. Our culture continues to get better and better.

Attitude – We all know attitude is everything, and it's also a critical component of winning teams and organizations. We would be hard-pressed to find winners who possess negative attitudes. Almost all winners, those that achieve great things, possess and most importantly, display a positive attitude. American Income has always displayed a *can do – will try* attitude. That attitude has transformed our organization over the last 2+ years when change became the currency for success.

Common Goals – TEAM – Together Everyone Achieves More. Perhaps an old saying but one that holds true for all of us. When we're all aligned, focused on a common goal that benefits everyone... AIL/NILICO is unstoppable. On a winning team, everyone

plays a role. Everyone contributes. Everyone benefits. That's why we are all – **ALL IN!**

Vision – Winning teams don't typically go from game to game with little or no vision for the long term. Most competitive teams start the season with a carefully laid out plan for a Championship. Rarely, if ever, does a winning coach or player say "we'll take things week to week." Nope. Winning teams and organizations have vision and share that with everyone. Steve has clearly shared AIL/NILICO's vision: \$1B — One billion dollars in one year! Everyone knows the vision and where we're headed together. This is what winning teams and organizations do.

At American Income and National Income... I believe we have it all. Great Coaches. Great Players. We're also fortunate that we have the intangibles winning teams need and possess. We have a winning culture, positive environment, common goals, and a shared vision for the future of our great companies. We also have a secret weapon for winning, and that is YOU! With YOU, everything is possible!

Let's get focused on a strong finish for 2022 and make sure we're set up for a record-setting 2023! Let's go **ALL IN** together! 🏆

RED HOT

SUMMER CONTEST

Give it away, give it away, give it away NOW! We're giving away a chance to see the **Red Hot Chili Peppers** in concert September 18 at Globe Life Field. Nine winners will receive an **expenses-paid trip** for themselves and a guest including airfare, hotel, and tickets to the show.



FINAL CONTEST WINNERS

MGA

Winners will be MGAs with **most VIPs*** for the contest dates in their Category(s)

CATEGORY I-II

NAME	VIPs	SGA
1 MATTHEW CONRAD	4	SS-Parks-Salvaggi
2 JOSEPH TOMANOVICH	3	AO
2 ENO IFTIU	3	AO
2 ZACH OTTO	3	Sabrina Lloyd

CATEGORY III-VII

NAME	VIPs	SGA
1 CLAYTON SLAUGHTER	9	Mike Vasu
2 CHILYNN ACEVEDO	7	Fisher-Zuzick
3 MATTHEW TURNQUIST	6	Rich Correa

CATEGORY VIII-XIII

NAME	VIPs	SGA
1 JAMES FANGMANN	5	Albie Serur
1 TOMARUS BURKS	5	Tom Williams
1 TYLER BOULDEN	5	Josh West

CATEGORY XIV-XIX

NAME	VIPs	SGA
1 RONALD RIVERA	3	Cohen-Velasquez
1 DANIEL RAMIREZ	3	Corey Neff
1 RAFAEL MEDINA	3	Jesus Romero
1 WILLIE CUMMINGS III	3	Slav Bitman
1 JUSTIN SUTTON	3	Giddens-Giddens

ROOKIE CATEGORY

NAME	VIPs	SGA
1 MARK DUSHAJ	10	AO
2 ASHLYNN ORNG	7	AO
2 BEAU MINNICK	7	SS-Bendure-Hartwig
3 MORIAH CHANDLER	7	Henderson-Locker

Note: Raffle determine the winner in Category 8-13 and Category 14-19

SGA

Category(s) Winners will be SGA with **Highest Percentage increase** above their YTD (May-June) Monthly VIP* Average

CATEGORY I-II

NAME	VIPs	%INCREASE
1 SIMON ARIAS	56	231.4%
2 SS-PARKS-SALVAGGI	26	167.7%
3 AO	99	164.2%

CATEGORY III-V

NAME	VIPs	%INCREASE
1 RICHARD CORREA	17	269.8%
2 MIKE VASU	21	214.3%
3 ALBIE SERUR	12	200.0%

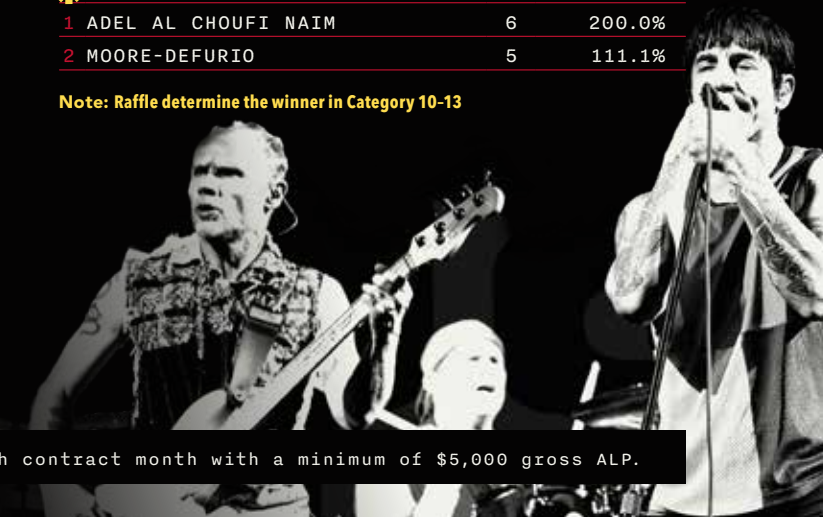
CATEGORY VI-IX

NAME	VIPs	%INCREASE
1 FISHER-ZUZICK	9	225.0%
2 JOSE CARVAJAL	8	200.0%
2 OLDHAM-MOORE	8	200.0%

CATEGORY X-XIII

NAME	VIPs	%INCREASE
1 CAPOZUCCA-HENDERSON-WILLIAMS	6	200.0%
1 ADEL AL CHOUFI NAIM	6	200.0%
2 MOORE-DEFURIO	5	111.1%

Note: Raffle determine the winner in Category 10-13



**A VIP is defined as a new associate within their 2nd-4th contract month with a minimum of \$5,000 gross ALP.

**AIL-NILICO'S 2022
EXECUTIVE COUNCIL**

The **AIL-NILICO Executive Council** is an elite group of agency leaders who serve in an advisory capacity to Home Office management on matters that directly affect the future of the Company.



Rick Altig (AO)



Simon Arias



Ryan Bisanz



Laura Fisher



Hemerson Gonzalez



Rob Hay (AO)



James Hill (AO)



Sabrina Lloyd



Nick Moore



Ernest Powell



Dustin Venekamp



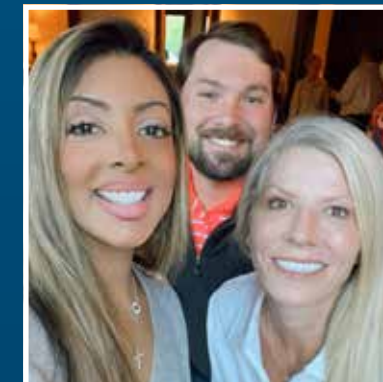
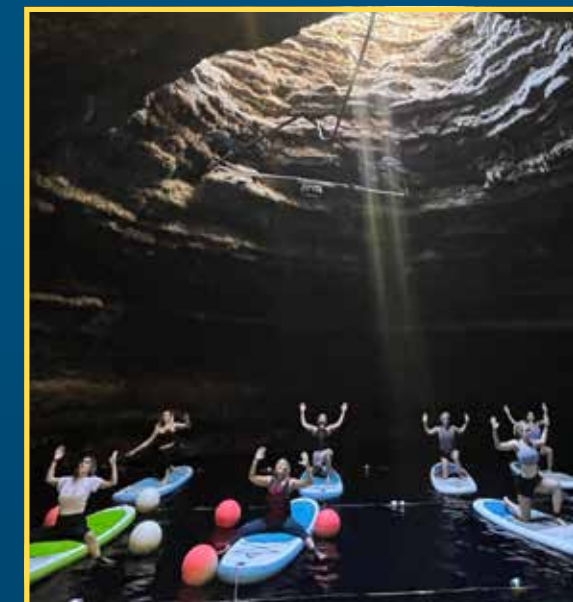
Josh West



Brian Zuzick

SEPTEMBER 2022

Executive Council Meeting



VIBRA LATINA

Construyendo el Habito de GANAR!

El ambiente en nuestro campo y el nivel de competitividad en American Income Life y National Income Life es insuperable; desde la calidad de los agentes hasta el liderazgo de nuestros equipos de gestión, siempre nos esforzamos por alcanzar un objetivo común: ¡GANAR!

La parte difícil para algunos agentes y gerentes de la empresa es tratar de descubrir cómo ganar, cómo podemos asegurarnos de dar en el blanco todas y cada una de las veces y en la línea de un negocio de buen control de calidad. Pregúntate lo siguiente: ¿Quieres ganar siempre? ¿Quieres ser un verdadero ganador, triunfando en la vida en tus metas más importantes? Recuerda que ser ganador es una mentalidad y un estilo de vida, y aunque no ganes todo, solo aquellos que siguen trabajando y esforzándose terminan siendo ganadores a largo plazo. Entonces, mi gente, aquí hay algunos consejos que los ayudarán a esforzarse a ser un ganador más a menudo de lo que piensan; recuerden

que ninguno de ellos es más importante que otros, todos tienen el mismo valor de importancia:

1. Juega metódica y estratégicamente, permaneciendo relajado bajo estrés.
2. Analiza las necesidades y debilidades de tus mercados y áreas para mejorar.
3. Investiga las mejores estrategias para tus presentaciones.
4. Presta atención a los patrones.
5. Utiliza el azar a tu favor.
6. Practica las habilidades más pequeñas individualmente para mejorar en todas y cada una de las presentaciones de ventas.
7. Para nuestros gerentes, comuníquense de manera efectiva y constante con compañeros de equipo, agentes colegas gerentes y SGAs.
8. Haz el trabajo de preparación necesario para el éxito.

Recuerda siempre que estar organizado y preparado es fundamental para

Diego R. Arango
Director de Ventas / Sales Director



lo que estamos tratando de lograr. Acostúmbrate a ganar, y cada vez vamos detrás de un premio mayor. Nunca te conformes, pues este es el momento de terminar de una manera muy fuerte el año 2022, tomando el impulso y la fuerza para comenzar el 2023 a un ritmo muy constante. Debemos brillar en 2023 y ahora es el momento de prepararnos.

Recuerda, en AIL/NILICO somos ganadores, somos diferentes porque GANAMOS, entendemos que GANAR nos pertenece. GANAR nunca nos falla; no hay mentiras cuando GANAMOS y es una carrera sin meta final. Después de límites, nunca vuelves a ser lo mismo; a medida que cambiamos internamente, también cambiamos la forma en que operamos en nuestras agencias porque ahora ese último logro trae un nuevo desafío, ¡el desafío de GANAR MÁS GRANDE! GANAREMOS con AIL/NILICO, GANAREMOS el cuarto trimestre y GANAREMOS el año. Contamos contigo y *Vibra Latina* estará presente para GANAR con la empresa. ¡¡¡VA TODO!!! 🏆

Building a Winning Habit!

The atmosphere in our field and the level of competitiveness at American Income Life and National Income Life is second to none, from the quality of agents to the leadership from our management teams we always are striving to reach a common goal — WINNING!

The tricky part for some agents and managers in the Company is trying to figure out how to win, how we can make sure we hit that bullseye every time, and write good quality business. Ask yourself this: Do I want to win every time? Do I want to be a true winner, succeeding in life at reaching my most important goals? Remember that being a winner is a mentality and a lifestyle, and even if you don't win every single time, only those that keep working and striving end up winners in the long run. Here are a few tips to help you strive to be a winner more often than you think; remember none of them are more important than others, they all have the same value of importance.

1. Play methodically and strategically, staying relaxed under stress.
2. Analyze the needs and weaknesses of your markets and areas of improvement.
3. Research top strategies for your presentations.
4. Keep an eye out for patterns.
5. Use randomness to your advantage.
6. Practice the smaller skills individually to improve at each sales presentation.
7. For our managers, communicate effectively and constantly with teammates, agents, fellow managers, and SGAs.
8. Do the preparation work necessary for success.

Always remember that being organized and prepared is critical to what we are trying to achieve. Get used to winning, and each time we are going after a bigger prize. Don't hold back as this is

the time to finish 2022 strong, gaining the momentum and strength to start 2023 at a steady pace. We must blow 2023 out of the water and now is when we get prepared for it!

Remember, we are winners at AIL-NILICO. We are different because we WIN, we understand that WINNING belongs to us. WINNING never fails us; there are no lies when we WIN and it is a sprint with no finish lane. After we WIN, it is never the same again. We change internally and we change the way we operate in our agencies because now our latest accomplishment just brings a new challenge, the challenge to WIN BIGGER!

We will WIN with AIL-NILICO, we will WIN the fourth quarter, and we will WIN the year. We are counting on you and *Vibra Latina* will be present to WIN with the Company. ALL IN! 🏆



VETERAN PRODUCER



1
OMAIRA GARCÉS RAMONEZ
MIAMI, FL

SA



1
YASMELI VILLASMIL
MIAMI, FL

VETERAN MGA



1
DANIEL PACHECO
MIAMI, FL

ROOKIE PRODUCER



1
YOLANDA HERNÁNDEZ
HOUSTON, TX

GA



1
ESTEPHANIE MONTECILLO
FARMERS BRANCH, TX

ROOKIE MGA



1
LUIS VELÁSQUEZ
HOUSTON, TX

RGA



1
DANIEL PACHECO
MIAMI, FL

TOP LATINO MARKET VETERAN INDIVIDUAL PRODUCERS: AUGUST

Rank	Net ALP	NTG	RET	MGA	SGA
1	Omaira Garcés Ramonez	\$17,007	94.4	Klyo Vidal	Beto Quintero
2	Diego Vargas	\$16,949	87.8	Daniel Pacheco	Beto Quintero
3	Sergio Carta	\$16,126	79.3	Sergio Carta	Beto Quintero
4	Carlos Navas	\$13,921	85.5	Klyo Vidal	Beto Quintero
5	Dana Martín González	\$12,774	94.2	Klyo Vidal	Beto Quintero

TOP LATINO MARKET ROOKIE INDIVIDUAL PRODUCERS: AUGUST

Rank	Net ALP	NTG	RET	MGA	SGA
1	Yolanda Hernández	\$19,977	100	Carlos Camacho Medina	Jesus Romero
2	Aldry Asencio	\$18,171	100		Fort Worth Latino Division
3	Andrés Moreno	\$17,290	99		Beto Quintero
4	Luis Álvarez	\$12,809	99	Alejandra Lárez Morales	Jesus Romero
5	Yarinet Méndez Colmenares	\$12,744	98	Havis Alvarado	Hemerson González

TOP LATINO MARKET SUPERVISING AGENTS: AUGUST

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Yasmeli Villasmil	\$15,919	\$26,024	88	Daniel Pacheco	Beto Quintero
2	Genesis Navarro	\$15,326	\$16,361	83.8	Klyo Vidal	Beto Quintero
3	Maria Papilago	\$14,356	\$12,677	85	Havis Alvarado	Hemerson González
4	Maria Guedez Melendez	\$13,604	\$14,752	98	Alejandra Lárez Morales	Jesus Romero
5	Ángel Gómez Marquéz	\$10,779	\$13,345	94	Klyo Vidal	Beto Quintero

TOP LATINO MARKET GENERAL AGENTS: AUGUST

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Estephania Montecillo	\$49,948	\$55,558	91	Adianeza Rodríguez	Hemerson González
2	Arimar Ramírez Pernía	\$33,342	\$39,382	98	Alejandra Lárez Morales	Jesus Romero
3	Carlos Navas	\$26,316	\$46,434	99	Klyo Vidal	Beto Quintero
4	Carlos Colina	\$23,454	\$42,877	79.5	Cartiza Rojas	Beto Quintero
5	Evelyn León-Pérez	\$23,160	\$29,339	89.7		Fort Worth Latino Division

TOP LATINO MARKET VETERAN MASTER GENERAL AGENTS: AUGUST

Rank	Growth %	Net ALP	Bench	NTG	RET	SGA
1	Daniel Pacheco	17.4%	\$85,706	\$72,979	82.3	Beto Quintero

TOP LATINO MARKET ROOKIE MASTER GENERAL AGENTS: AUGUST

Rank	PF %	1st 6 MO Agt	Bench	NTG	RET	SGA
1	Luis Velásquez	165.3%	\$53,313	\$32,250	83.0	Jesus Romero
2	Jhanna Valerio Vivas	100.4%	\$32,380	\$32,250	84.7	Beto Quintero

TOP LATINO MARKET REGIONAL GENERAL AGENTS: AUGUST

Rank	Growth %	Net ALP	Bench	NTG	RET	SGA
1	Daniel Pacheco	22.0%	\$84,224	\$69,021	83.2	Beto Quintero

TOP LATINO MARKET VETERAN INDIVIDUAL PRODUCERS: YTD

Rank	Net ALP	NTG	RET	MGA	SGA
1	Omaira Garcés Ramonez	\$99,494	94.4	Klyo Vidal	Beto Quintero
2	Dana Martín González	\$84,094	94.2	Klyo Vidal	Beto Quintero
3	Carlos Navas	\$76,903	85.5	Klyo Vidal	Beto Quintero
4	Jean Romero Capote	\$65,985	78.6	Jean Romero Capote	Jesus Romero
5	Roxie Soto	\$63,755	91.0	Klyo Vidal	Beto Quintero

TOP LATINO MARKET ROOKIE INDIVIDUAL PRODUCERS: YTD

Rank	Net ALP	NTG	RET	MGA	SGA
1	Kevin Valentín Ross	\$74,507	77.4	Havis Alvarado	Hemerson González
2	Ana Machado Rodríguez	\$69,713	87.1	Klyo Vidal	Beto Quintero
3	Victor Medina	\$62,598	87.6	Nairobi Contreras	Hemerson González
4	Ángel Gómez Marquéz	\$59,511	83.8	Klyo Vidal	Beto Quintero
5	Anuar Muñoz Limia	\$58,046	99	Daniel Pacheco	Beto Quintero

TOP LATINO MARKET SUPERVISING AGENTS: YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Mark Lotito	\$229,895	\$241,832	88		Jesus Romero
2	Ana Machado Rodríguez	\$70,977	\$141,832	94	Klyo Vidal	Beto Quintero
3	Maria Papilago	\$60,667	\$112,004	85	Havis Alvarado	Hemerson González
4	Jason Ibarra	\$46,004	\$56,594	92	Sergio Carta	Beto Quintero
5	Yasmeli Villasmil	\$43,303	\$100,057	88	Daniel Pacheco	Beto Quintero

TOP LATINO MARKET GENERAL AGENTS: YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Ildemaro Ruiz	\$274,400	\$324,675	90		Jesus Romero
2	Diego Álvarez	\$166,615	\$232,235	87	Havis Alvarado	Hemerson González
3	Estephania Montecillo	\$159,093	\$245,493	91	Adianeza Rodríguez	Hemerson González
4	Hector Luque	\$141,343	\$598,969	84.4	Sergio Carta	Beto Quintero
5	Diego Vargas	\$125,618	\$431,724	82.8	Daniel Pacheco	Beto Quintero

TOP LATINO MARKET ROOKIE MASTER GENERAL AGENTS: YTD

Rank	PF %	1st 6 MO Agt	Bench	NTG	RET	SGA
1	Luis Velásquez	113.8%	\$293,514	\$258,000	83.0	Jesus Romero

TOP LATINO MARKET REGIONAL GENERAL AGENTS: YTD

Rank	Growth %	Net ALP	Bench	NTG	RET	SGA
1	Daniel Pacheco	10.2%	\$571,617	\$518,662	83.2	Beto Quintero



1 TAVARI OTIS
ALTAMONTE SPRINGS, FL



2 JACOB ROSE
ALTAMONTE SPRINGS, FL



3 FIRAT UCAR
PHOENIX, AZ



4 MARSHALL FERNANDEZ
RED DEER, AB



5 MELISSA HAYFA
BELMONT, CA



6 JAVIER DIAZ
ALTAMONTE SPRINGS, FL



7 TYRUS WHITEHEAD
TEMPE, AZ



8 JENSEN SYMONDS
LAS VEGAS, NV



9 GAGE HARRINGTON
SANDY, UT



10 MICHAEL MALONEY
WEXFORD, PA



11 MARIAM ALABI
MARLBOROUGH, MA



12 CONNOR COOK
PAINESVILLE, OH



13 NAHOMY RAMIREZ
ORLANDO, FL



14 JUSTIN NEAL
WADSWORTH, OH



15 FRANCESCO ROMANO
WEXFORD, PA



16 HECCY RIVAS
CYPRESS, TX



17 JOSEPH GOJCAJ
ROME, MI



18 CHRISTINA KONSTANZER
WEXFORD, PA



19 ALEX JANKOWSKI
WEXFORD, PA



20 COLE KUSHIK
WEXFORD, PA



ICEBREAKERS
ETHAN TOLBERT
TROY, MI



ICEBREAKERS
YOLANDA HERNANDEZ
HOUSTON, TX



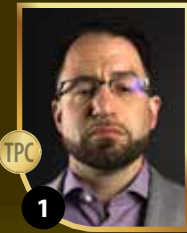
ICEBREAKERS
ALDRY ASENCIO
BEDFORD, TX

AUGUST

Rank	Net ALP	NTG	RET	MGA	SGA	
1	Tayari Otis	\$70,614	96		Moriah Chandler Henderson-Locker	
2	Jacob Rose	\$59,220	98		Moriah Chandler Henderson-Locker	
3	Firat Ucar	\$56,716		79.8	Bledar Bane Dustin Venekamp	
4	Marshall Fernandez	\$50,565		89.3	Alon Barnur AO	
5	Melissa Hayfa	\$49,141		80.7	Jennifer Ragan AO	
6	Javier Diaz	\$44,319	97		Moriah Chandler Henderson-Locker	
7	Tyrus Whitehead	\$43,566	93		David Carpenter Dustin Venekamp	
8	Jensen Symonds	\$36,570	100		Beau Cullen Corey Neff	
9	Gage Harrington	\$28,258		96.7	Mark Neilson AO	
10	Michael Maloney	\$27,856		74.8	Michael Maloney Simon Arias	
11	Mariam Alabi	\$27,584		83.8	Phillip Rigoli Nick Moore	
12	Connor Cook	\$27,225	96		Kevin Gillum AO	
13	Nahomy Ramirez Uranga	\$25,732	100		Yael Enriquez Capozucca-H-W	
14	Justin Neal	\$24,254		87.8	Eno Iftiu AO	
15	Francesco Romano	\$23,813	91		Braydon Cameron Simon Arias	
16	Heccy Rivas	\$23,305	95		Elvis Cartaya AO	
17	Joseph Gojcaj	\$23,136	90			AO
18	Christina Konstanzer	\$22,917	96		Joseph Crivelli Simon Arias	
19	Alex Jankowski	\$22,796		87.4	Jonathan Rindt Simon Arias	
20	Cole Kushik	\$22,530	93		Spencer Kozej Simon Arias	
21	Ethan Tolbert	\$21,292	100		Steven King Darcy Schrieber	
22	Patrice Charles	\$21,116	97		John Catalano Simon Arias	
23	Kevin Musai	\$20,903		86.6	Eno Iftiu AO	
24	Alexander Gomez	\$20,846		75.1	Alexander Gomez Kevin Holtz	
25	Dmitry Pendro	\$20,774		91.7	Joseph Crivelli Simon Arias	
26	Mathew Kahwaji	\$20,719		90.2	Eno Iftiu AO	
27	Charles Nacovsky	\$20,582	95		Francesca Veltri Giglione-Ackerman	
28	Brandon Bennett	\$20,280	94		Joseph Crivelli Simon Arias	
29	Shayla Harris	\$20,172	92		Mark Dushaj AO	
30	Yolanda Hernandez	\$19,977	100		Carlos Camacho Medina Jesus Romero	
31	Kenneth Barker	\$19,904	100		Mark Neilson AO	
32	Rachael Frankino	\$19,781	86		Mark Reilly AO	
33	Eric Ramirez	\$19,304		93.9	Heriberto Chavez Andrew McQuade	
34	Michael Schaefer	\$19,179	94		Beau Minnick S-S-Bendure-Hartwig	
35	Nathan Labranche	\$19,117	99		Mark Dushaj AO	
36	Cristian Cartagena Clemente	\$19,064		96.1	Darrell Asbell AO	
37	Elmar Aslami	\$18,361	94		Romal Omid Mathew Hart	
38	Erald Tomorri	\$18,316		79.4	Arif Hajro AO	
39	Bridgett Gardner	\$18,242	97		Thor Leighton Nick Moore	
40	Aldry Asencio	\$18,171	100			Fort Worth Latino Division
41	Newyorka Morrow	\$17,555	89		Joel Nunez Simon Arias	
42	Jonathan Lu	\$17,427		76.7	John Tong AO	
43	Abraham Mogilevsky	\$17,316		77.4	Tami Chaimov Jamison Weatherspoon	
44	Andres Moreno	\$17,290	99			Beto Quintero
45	Yolanda Hill	\$17,267	98		Elijah Findley Weatherspoon-Harris	
46	Joseph Cammarata	\$16,942	96		Mark Dushaj AO	
47	Carlos Zambrano	\$16,360	82		Jessica Chang AO	
48	Meghan Hendrickson	\$15,959		83.8	Marvelie Sanchez AO	
49	Calvin Dickherber	\$15,723	96		Christopher McGlynn S-S-Parks-Salvaggi	
50	Alaska Jimenez	\$15,709	98			Myaa Fallon

YTD

Rank	Net ALP	NTG	RET	MGA	SGA
*1	Marshall Fernandez	\$592,114		89.3	Alon Barnur AO
*2	Firat Ucar	\$484,201		79.8	Bledar Bane Dustin Venekamp
*3	Kevin Musai	\$282,895		86.6	Eno Iftiu AO
*4	Justin Neal	\$278,425		87.8	Eno Iftiu AO
*5	Brandon Bennett	\$250,062	94		Joseph Crivelli Simon Arias
*6	Alex Jankowski	\$237,807		87.4	Jonathan Rindt Simon Arias
*7	Franco Bilbili	\$222,638	94		Arif Hajro AO
*8	Abraham Mogilevsky	\$220,944		77.4	Tami Chaimov Jamison Weatherspoon
*9	Spencer Stoyer	\$215,422	91		Moriah Chandler Henderson-Locker
*10	Noor Musleh	\$208,492		87.8	Matthew Conrad S-S-Parks-Salvaggi
11	Nathan Labranche	\$206,864	99		Mark Dushaj AO
12	Mathew Kahwaji	\$201,847		90.2	Eno Iftiu AO
13	Evan Pinkerton	\$174,919	92		Braydon Cameron Simon Arias
14	Connor Cook	\$164,722	96		Kevin Gillum AO
15	Michael Maloney	\$159,932		74.8	Michael Maloney Simon Arias
16	Hala Herballi	\$158,340	96		Veronica Coval Fisher-Hall
17	Jacob Rose	\$154,315	98		Moriah Chandler Henderson-Locker
18	Sasha Oakes	\$153,371	95		Giovanni Vacca Tommy Vena
19	Jennifer Savino	\$152,050		79.5	Ryan Slone Albert Serur
20	Daoud Naser	\$151,262		79.8	Matthew Conrad S-S-Parks-Salvaggi
21	Ahmad Aqel	\$150,235		74.4	Ervin Metaj Dustin Venekamp
22	Javier Diaz	\$148,899	97		Moriah Chandler Henderson-Locker
23	Braydon Cameron	\$145,025		83.4	Braydon Cameron Simon Arias
24	Damaris Tejo	\$144,455		88.4	Zach Otto Sabrina Lloyd
25	Gage Harrington	\$138,707		96.7	Mark Neilson AO
26	Jake Kim	\$137,621		81.3	Zackarea Hakim AO
27	Patrice Charles	\$131,548	97		John Catalano Simon Arias
28	Daniel Rock	\$127,170	91		David Carpenter Dustin Venekamp
29	Shane Havel	\$124,673	94		Jillian Getz AO
30	Erald Tomorri	\$122,337		79.4	Arif Hajro AO
31	Rachael Frankino	\$121,939	86		Mark Reilly AO
32	Colby Fox	\$121,160	89		Moriah Chandler Henderson-Locker
33	Dalton Cassavoy	\$121,009		93.0	Mark Dushaj AO
34	Andi Iftiu	\$120,335		90.2	Eno Iftiu AO
35	Michael Valent	\$117,579		80.1	Evan Stewart Simon Arias
36	Michael Lewo	\$116,471	86		Moriah Chandler Henderson-Locker
37	Michael Gamboa	\$115,720	92		Eno Iftiu AO
38	Emily Rogers	\$115,376		91.4	Eno Iftiu AO
39	Panaris Bregu	\$115,016		86.7	Eno Iftiu AO
40	Charles Nacovsky	\$114,042	95		Francesca Veltri Giglione-Ackerman
41	Donald Lewis	\$113,636		83.3	Duane Shaw Sabrina Lloyd
42	Raheem Nubani	\$113,331	96		Daniel Prinzo S-S-Parks-Salvaggi
43	Kevin Beaver	\$112,763		85.3	Mike Paragiou S-S-Parks-Salvaggi
44	Mario Borino	\$111,721		78.8	Jonathan Rindt Simon Arias
45	Samuel Morrison	\$110,257		91.7	Michael Botond AO
46	Robert Burns	\$108,617		75.4	Daniel Prinzo S-S-Parks-Salvaggi
47	Damian Woods	\$105,308	92		Eno Iftiu AO
48	Christopher Rives	\$104,436		87.4	Anthony Mazurkewicz Giddens-Giddens
49	Alexander Gomez	\$104,161		75.1	Alexander Gomez Kevin Holtz
50	Patrick Sullivan	\$102,955		89.3	Matthew Hunsberger Tommy Vena



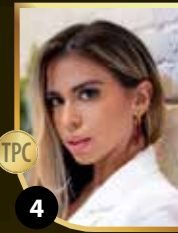
1 DANIEL PARAVISINI
GRANDVIEW, MO



2 JOSHUA DISHONG
COLUMBUS, OH



3 OLEG NOVITCHII
BRUNSWICK, OH



4 CARMEN ARROYO
LONG ISLAND CITY, NY



5 JOSEPH TOMANOVICH
LAS VEGAS, NV



6 ROGER FREDERICKS
LAS VEGAS, NV



7 LINDSEY GILBERT
SAN JOSE, CA



8 JOEY KENNEDY
HENDERSONVILLE, TN



9 TREVOR BAILEY
HALIFAX, NS



10 CATHY DISHONG
COLUMBUS, OH



11 JOSE CUELLAR
SAN DIEGO, CA



12 OMAR HASHIMI
CONCORD, CA



13 DILLON ZARTMAN
COLUMBUS, OH



14 ALVIN ALI
CONCORD, CA



15 BRYAN STODDARD
NOBLESVILLE, IN



16 MATTHEW ZANG
SAINT PAUL, MN



17 FOUAD GERGES
HALIFAX, NS



18 LILY SAKAI
LOS ANGELES, CA



19 TOMARUS BURKS
POMPANO BEACH, FL



20 MICHAEL VAN DELFT
HALIFAX, NS

AUGUST

Rank		Net ALP	NTG	RET	MGA	SGA
1	Daniel Paravisini	\$166,700		93.5	Daniel Li	AO
2	Joshua Dishong	\$146,618		84.9	Joshua Dishong	S-S-Bendure-Hartwig
3	Oleg Novitchii	\$86,786		80.9	Eric Thompson	S-S-Parks-Salvaggi
4	Carmen Arroyo	\$64,988		86.0	Carmen Arroyo	Theodore Pappas
5	Joseph Tomanovich	\$50,316		80.4		AO
6	Roger Fredericks	\$49,422		90.2	Adrienne Bragas	AO
7	Lindsey Gilbert	\$44,755		91.5	Mark Neilson	AO
8	Joey Kennedy	\$43,898		83.0	Bobby Hamilton	AO
9	Trevor Bailey	\$39,610		92.0	Scott Wheeler	Satti-Kanaan
10	Cathy Dishong	\$37,786		85.7	Tony Geer	S-S-Bendure-Hartwig
11	Jose Cuellar	\$36,845		79.5		Cindy Furer
12	Omar Hashimi	\$34,829		86.4	Paul Samra	Andrew McQuade
13	Dillon Zartman	\$34,786		86.8	Nicholas Chuma	S-S-Bendure-Hartwig
14	Alvin Ali	\$33,174		81.0		Andrew McQuade
15	Bryan Stoddard	\$33,151		89.3		Josh West
16	Matthew Zang	\$32,964		78.2	Ryan Stenglein	AO
17	Fouad Gerges	\$30,847		84.5	Fouad Gerges	Satti-Kanaan
18	Lily Sakai	\$29,777		95.1		Cohen-Velasquez
19	Tomarus Burks	\$29,428		79.7	Tomarus Burks	Tom Williams
20	Michael van Delft	\$27,581		86.0		Satti-Kanaan
21	Ashley Mysza	\$27,461		79.3	Vincent Massari	Tommy Vena
22	Muhammed Ashraf	\$27,138		87.9	Muhammed Ashraf	Theodore Pappas
23	Derrick Mason	\$26,997		80.7	Derrick Mason	Chad Deley
24	Salaur Khorrani	\$26,248		92.3	Zackarea Hakim	AO
25	Oscar Gastelum	\$25,758		78.3		Cindy Furer
26	Bryan Juskiw	\$25,704		90.8	Bryan Juskiw	S-S-Bendure-Hartwig
27	Donald Gregoire	\$25,058		74.7		Tom Williams
28	Kurt Evans	\$24,983		90.2	Tyler Boulden	Josh West
29	Max Quasem	\$24,212		91.5		Cohen-Velasquez
30	Kristi Basho	\$23,468		88.9	Arif Hajro	AO
31	Trace Johnson	\$23,161		75.7	Trace Johnson	Dustin Venekamp
32	Natalia Beltran Hernandez	\$22,691		78.8	Tichina Houghton	Williams-Musso
33	Horace Johnson	\$22,408		83.1		Mark Beckford
34	Roger Fung	\$22,117		84.1	Roger Fung	Mathew Hart
35	Richard Carter	\$22,018		97.0	Jesse Fullmer	AO
36	Jeanneliza Solis	\$21,857		90.6	Dustin Dunbar	Dustin Venekamp
37	Juan Nunez	\$21,813		83.9		Cindy Furer
38	Endy Suriel	\$21,595		79.8	Jeffrey Espinal	Theodore Pappas
39	Kasali Kotun	\$21,567		81.8	Kasali Kotun	Williams-Musso
40	Arturo Romero	\$21,247		82.9	Arturo Romero	S-S-Parks-Salvaggi
41	Dianka Blash	\$21,128		86.3	Chris La Fond	AO
42	Tyler Teague	\$20,945		79.6	Nicholas Chuma	S-S-Bendure-Hartwig
43	Kevin Ishikane	\$20,867		86.5	Blake Higuchi	AO
44	Erin Spinelli	\$20,858		100.0	Travis Vaughn	Simon Arias
45	Austin Rockall	\$20,257		85.2	Sara Vaz	AO
46	Ian Pickett	\$19,815		81.9	Bobby Gujral	AO
47	Alexandra Longo	\$19,510		94.1	Alexandra Longo	Hart-Lewicki
48	Alipate Makaui	\$19,466		90.6	Alipate Makaui	Steve Friedlander
49	Shanna Cote	\$19,452		89.4		AO
50	Christina Ande	\$19,353		83.5	Cynthia Sittig	Tommy Vena

ALL TIME RECORD: \$205,781 Net ALP JOE TOMANOVICH

YTD

Rank		Net ALP	NTG	RET	MGA	SGA
*1	Joshua Dishong	\$857,393		84.9	Joshua Dishong	S-S-Bendure-Hartwig
*2	Oleg Novitchii	\$540,268		80.9	Eric Thompson	S-S-Parks-Salvaggi
*3	Daniel Paravisini	\$479,480		93.5	Daniel Li	AO
*4	Carmen Arroyo	\$461,164		86.0	Carmen Arroyo	Theodore Pappas
*5	Roger Fung	\$356,039		84.1	Roger Fung	Mathew Hart
*6	Arturo Romero	\$351,836		82.9	Arturo Romero	S-S-Parks-Salvaggi
*7	Kristi Basho	\$318,127		88.9	Arif Hajro	AO
*8	Salaur Khorrani	\$316,331		92.3	Zackarea Hakim	AO
*9	Nikolla Lulgjuraj	\$311,952		88.9	Mark Dushaj	AO
*10	Todd Krupa	\$311,950		92.7	Jessica Chang	AO
11	Dina Boghdady	\$298,376		82.4	Luay Ghawi	AO
12	Dillon Zartman	\$268,823		86.8	Nicholas Chuma	S-S-Bendure-Hartwig
13	Michael van Delft	\$263,674		86.0		Satti-Kanaan
14	Trevor Bailey	\$257,369		92.0	Scott Wheeler	Satti-Kanaan
15	Lily Sakai	\$253,789		95.1		Cohen-Velasquez
16	Roger Fredericks	\$242,327		90.2	Adrienne Bragas	AO
17	Damon Stroup	\$237,934		87.3	Caren Deanda	Mathew Hart
18	Joey Kennedy	\$234,040		83.0	Bobby Hamilton	AO
19	Ian Pickett	\$228,341		81.9	Bobby Gujral	AO
20	Aref Sayegh	\$222,211		90.1		Satti-Kanaan
21	Edward Leon	\$209,252		90.2	Edward Leon	AO
22	Scott Whitford	\$208,489		78.8	Alberto Alcala	Ryan Bisanz
23	Jihad Ottallah	\$199,320		86.6	Matthew Conrad	S-S-Parks-Salvaggi
24	Tyler McKnight	\$196,014		84.1	Mark Neilson	AO
25	Muhammed Ashraf	\$194,328		87.9	Muhammed Ashraf	Theodore Pappas
26	Bryan Juskiw	\$193,018		90.8	Bryan Juskiw	S-S-Bendure-Hartwig
27	Max Quasem	\$190,868		91.5		Cohen-Velasquez
28	Ladan Rahbary	\$186,809		92.5	Bruce Viaje	AO
29	Brandon Neal	\$186,772		86.8	Mark Dushaj	AO
30	Christina Salvatore	\$186,337		79.7	Arif Hajro	AO
31	Lindsey Gilbert	\$183,210		91.5	Mark Neilson	AO
32	Joshua Elkins	\$182,403		88.5	Travis Picklesimer	S-S-Bendure-Hartwig
33	Jose Cuellar	\$180,290		79.5		Cindy Furer
34	Alexandra Longo	\$179,873		94.1	Alexandra Longo	Hart-Lewicki
35	Matthew Zang	\$178,415		78.2	Ryan Stenglein	AO
36	Alessandro Succuro	\$177,459		83.5	Mark Dushaj	AO
37	Carrington Hanna	\$177,337		89.0	Eno Iftiu	AO
38	Derrick Mason	\$177,234		80.7	Derrick Mason	Chad Deley
39	Rebecca Amundson	\$176,089		82.4	Dustin Hess	Simon Arias
40	Alex Miller	\$175,045		78.4		Cohen-Velasquez
41	Elvis Tinaj	\$173,861		82.8	Mark Dushaj	AO
42	Razan Zarba	\$172,866		90.2	Romal Omid	Mathew Hart
43	Samuel Marzula	\$172,478		92.4	Joseph Crivelli	Simon Arias
44	Emily Klich	\$172,021		87.6	Brandon Hughes	Dustin Venekamp
45	Ashley Mysza	\$168,592		79.3	Vincent Massari	Tommy Vena
46	Bryan Stoddard	\$163,575		89.3		Josh West
47	Irma Gallardo	\$162,663		86.0	Steven Warner	AO
48	Dianka Blash	\$161,305		86.3	Chris La Fond	AO
49	Kurt Evans	\$160,273		90.2	Tyler Boulden	Josh West
50	Romal Omid	\$159,091		81.8	Romal Omid	Mathew Hart

ALL TIME RECORD: \$911,722 Net ALP DANIEL PARAVISINI

LIFETIME RECORD: \$4,657,670 Net ALP — JOSHUA DISHONG 08/31/22

SUPERVISING AGENTS



1 SCOTT URBANOWICZ
ALTAMONTE SPRINGS, FL



2 QUINN BOUCAUD
MARLBOROUGH, MA



3 DE'CARLEON TOWNSEND
CLEVELAND, OH



4 SAMANTHA MCCOMAS
AURORA, CO



5 ETHAN TOLBERT
TROY, MI



6 JOSEFINA LUGO
LONG ISLAND CITY, NY



7 JUSEM HAJALI
DORAL, FL



8 TROY HENDERSON
BRUNSWICK, OH



9 AMANDA KROG
CRYSTAL LAKE, IL



10 NATHALYN SANCHEZ
LONG ISLAND CITY, NY

AUGUST

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Scott Urbanowicz	\$171,008	\$184,005	95		Moriah Chandler	Henderson-Locker
2	Quinn Boucaud	\$26,712	\$31,377	95		Thor Leighton	Nick Moore
3	De'Carleon Townsend	\$26,590	\$32,566		78.1	London Burnett	S-S-Parks-Salvaggi
4	Samantha McComas	\$26,574	\$31,584	88		Matthew Turnquist	Richard Correa
5	Ethan Tolbert	\$24,599	\$45,473	100		Steven King	Darcy Schrieber
6	Josefina Lugo	\$23,704	\$39,362	93		Justin Diaz	Theodore Pappas
7	Jusem Hajali	\$22,999	\$41,520		86.4	Taleb Jammoul Hajali	Walter Icaza
8	Troy Henderson	\$21,792	\$35,737	96		William Thomas	S-S-Parks-Salvaggi
9	Amanda Krog	\$21,355	\$23,590	98		Mark Dushaj	AO
10	Nathalyn Sanchez	\$19,571	\$34,504	91		Ed-Maggie Myrthil	Theodore Pappas
11	Ryan Cummings	\$19,294	\$24,707	97		Ashley Rust	AO
12	Connor Fox	\$19,021	\$29,581	97		Matthew Hunsberger	Tommy Vena
13	Melissa Grieb	\$18,935	\$26,161	92		Eno Iftiu	AO
14	Nelson Erwin Delepiani	\$17,484	\$23,148	94		Dairon Arbona Fonseca	Adel Al Choufi Naim
15	Dulce Paz	\$17,235	\$29,587		81.3	Katie Stahulak	Sabrina Lloyd
16	Kathleen McArthur	\$17,055	\$37,137		79.8	Romal Omid	Mathew Hart
17	Robert Burns	\$16,866	\$57,508	93		Daniel Prinzo	S-S-Parks-Salvaggi
18	Kyle Baggett	\$16,801	\$38,655	97		Tyler Boulden	Josh West
19	Twila Newton	\$16,761	\$16,761	95		Alon Barnur	AO
20	Amanda Davis	\$15,950	\$20,373	92			Myaa Fallon

ALL TIME RECORDS: \$192,431 1st 6 Mo Agt MORGAN EVANS | \$195,384 Net ALP LINO STRUSSIONE

YTD

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Scott Urbanowicz	\$514,736	\$715,157	95		Moriah Chandler	Henderson-Locker
*2	Dalton Cassavoy	\$246,298	\$448,381	97		Mark Dushaj	AO
*3	Damaris Trejo	\$242,910	\$465,930	94		Zach Otto	Sabrina Lloyd
*4	Mark Lotito	\$229,895	\$241,832	88			Jesus Romero
*5	Randy Tucker	\$183,018	\$407,423	94		Eno Iftiu	AO
6	Daoud Naser	\$154,324	\$402,221	91		Matthew Conrad	S-S-Parks-Salvaggi
7	Dulce Paz	\$136,174	\$244,403		81.3	Katie Stahulak	Sabrina Lloyd
8	Mariana Morales	\$129,060	\$239,473	96		Zach Otto	Sabrina Lloyd
9	Robert Burns	\$123,672	\$346,542	93		Daniel Prinzo	S-S-Parks-Salvaggi
10	De'Carleon Townsend	\$119,009	\$216,788		78.1	London Burnett	S-S-Parks-Salvaggi
11	Christopher Montoni	\$117,664	\$206,014		80.4	Ian Zollos	S-S-Parks-Salvaggi
12	Melissa Grieb	\$116,274	\$221,839	92		Eno Iftiu	AO
13	Adrian Perez Gonzalez	\$113,269	\$116,322	87		Dairon Arbona Fonseca	Adel Al Choufi Naim
14	Jakob Terry	\$108,204	\$174,255	92		Spencer Kozej	Simon Arias
15	Chayson Williams	\$107,495	\$124,559		89.7	Darrell Asbell	AO
16	Alessandro Succurro	\$94,588	\$115,736		83.5	Mark Dushaj	AO
17	Garron Moffett	\$94,280	\$137,349	97		Alec Seibold	Josh West
18	Ryan Schreiber	\$93,861	\$156,788	88		William Thomas	S-S-Parks-Salvaggi
19	Erald Tomorri	\$82,468	\$186,730		86.0	Arif Hajro	AO
20	Kyle Baggett	\$79,512	\$150,609	97		Tyler Boulden	Josh West

ALL TIME RECORDS: \$1,001,807 1st 6 Mo Agt MORIAH CHANDLER | \$1,476,253 Net ALP MORIAH CHANDLER

GENERAL AGENTS



1 SEAN TAYLOR
ALTAMONTE SPRINGS, FL



2 ESTEPHANIE MONTECILLO
FARMERS BRANCH, TX



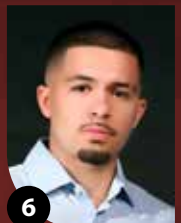
3 ZAKARIA ELGAHMI
TROY, MI



4 SIERRA HARTWIG
COLUMBUS, OH



5 DORIS MARTINEZ GARCIA
DORAL, FL



6 CARLOS DE SOUSA CARDOZO
ORLANDO, FL



7 MICHAEL LEWO
ALTAMONTE SPRINGS, FL



8 JOSHUA MCTIER
AURORA, CO



9 DMITRY PENDRO
WEXFORD, PA



10 PARVEEN LAKHANI
SCHAUMBURG, IL

AUGUST

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Sean Taylor	\$170,495	\$190,409		80.3	Moriah Chandler	Henderson-Locker
2	Estephanie Montecillo	\$49,948	\$55,558	91		Adianeza Rodriguez	Hemerson Gonzalez
3	Zakaria Elgahmi	\$46,343	\$53,682		88.9	Steven King	Darcy Schrieber
4	Sierra Hartwig	\$45,353	\$50,465		96.5	Beau Minnick	S-S-Bendure-Hartwig
5	Doris Martinez Garcia	\$44,607	\$43,443		81.4	Priscila Gonzalez	AO
6	Carlos De Sousa Cardozo	\$42,359	\$48,556	96		Yael Enriquez	Capozucca-H-W
7	Michael Lewo	\$40,484	\$56,754	95		Moriah Chandler	Henderson-Locker
8	Joshua Mctier	\$40,320	\$52,690	89		Matthew Turnquist	Richard Correa
9	Dmitry Pendro	\$35,638	\$73,713	94		Joseph Crivelli	Simon Arias
10	Parveen Lakhani	\$35,323	\$49,059	98		Aaron Piotrowski	Sabrina Lloyd
11	Dillon Zartman	\$34,968	\$82,416		86.6	Nicholas Chuma	S-S-Bendure-Hartwig
12	Tanner West	\$33,925	\$46,560		88.3	Clayton Slaughter	Michael Vasu
13	Razan Zarba	\$33,580	\$93,303		86.3	Romal Omid	Mathew Hart
14	Arimar Ramirez Pernia	\$33,342	\$39,382	98		Alejandra Larez Morales	Jesus Romero
15	Jozef Tinaj	\$31,756	\$131,261		88.1	Mark Dushaj	AO
16	Asante Jackson	\$30,822	\$43,983	93		London Burnett	S-S-Parks-Salvaggi
17	Cory Moncol	\$29,485	\$33,117	90		William Thomas	S-S-Parks-Salvaggi
18	Tyler Lan	\$28,729	\$28,729	98		Ashlynn Orng	AO
19	Bryce Engstrom	\$27,596	\$57,576		88.3	Brandon Minor	AO
20	Michele Stewart	\$26,873	\$48,476		84.6	Eno Iftiu	AO

ALL TIME RECORDS: \$393,567 1st 6 Mo Agt MEGAN JOHNSON | \$437,263 Net ALP MEGAN JOHNSON

YTD

Rank		1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Sean Taylor	\$946,879	\$1,199,556		80.3	Moriah Chandler	Henderson-Locker
*2	Jozef Tinaj	\$542,781	\$1,563,927		88.1	Mark Dushaj	AO
*3	Danny Soury	\$458,504	\$988,049		83.1	Zach Otto	Sabrina Lloyd
*4	Dmitry Pendro	\$364,581	\$584,316	94		Joseph Crivelli	Simon Arias
*5	Bryce Engstrom	\$312,886	\$498,609		88.3	Brandon Minor	AO
6	Mario Borino	\$294,757	\$620,080	91		Jonathan Rindt	Simon Arias
7	Ildemaro Ruiz	\$274,400	\$324,675	90			Jesus Romero
8	Elio Mertiri	\$260,243	\$326,303	96		Arif Hajro	AO
9	Carrington Hanna	\$246,969	\$790,748		88.7	Eno Iftiu	AO
10	Miguel Diego	\$221,411	\$391,601		80.0	Aaron Piotrowski	Sabrina Lloyd
11	Joshua Mctier	\$221,370	\$306,611	89		Matthew Turnquist	Richard Correa
12	Mathew Kahwaji	\$217,043	\$699,306		87.1	Eno Iftiu	AO
13	Connor O'Donnell	\$216,219	\$661,263		80.7	Arturo Romero	S-S-Parks-Salvaggi
14	David Ferriolo	\$216,203	\$337,258		85.7	John Catalano	Simon Arias
15	Tanner West	\$211,224	\$309,802		88.3	Clayton Slaughter	Michael Vasu
16	Zachary Hager	\$205,743	\$511,703	91		Ian Zollos	S-S-Parks-Salvaggi
17	Jihad Ottallah	\$203,849	\$808,913	91		Matthew Conrad	S-S-Parks-Salvaggi
18	Noah Vongunden	\$203,718	\$425,552	92		Spencer Kozej	Simon Arias
19	Tyler Tasa	\$200,335	\$369,932	97		Alec Seibold	Josh West
20	Omar Al Choufi Cumarin	\$200,152	\$231,044	85		Dairon Arbona Fonseca	Adel Al Choufi Naim

ALL TIME RECORDS: \$2,035,593 1st 6 Mo Agt MEGAN JOHNSON | \$2,259,927 Net ALP MEGAN JOHNSON

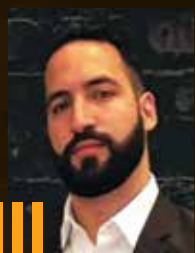
CATEGORIES I–XII



RYAN STENGLEIN
WAYZATA, MN



ERIC THOMPSON
BRUNSWICK, OH



JEFFREY ESPINAL
LONG ISLAND CITY, NY



PAUL SAMRA
CONCORD, CA



JOSHUA DISHONG
COLUMBUS, OH



NICHOLAS CHUMA
COLUMBUS, OH



MARISA WILLGRUBER
BLUE BELL, PA



BOBBY HAMILTON
NOLENSVILLE, TN



ERIN ALLEN
AURORA, CO



TOMARUS BURKS
POMPANO BEACH, FL



NICOLE PRESTON
LONDONDERRY, NH



JONATHAN RINDT
WEXFORD, PA

lc = 2022 MGA/RGA Leadership Council Member

Spotlight recognizes the top three Master General Agents in Categories I–XX with minimum 10% growth and the top ten Rookies with minimum 100% Performance Factor. Positive growth will be shown if a category has no qualifier. Figures reflect hierarchy transfer adjustments. The MGAs that will be recognized at the 2022 Awards Presentation are the top MGA per category from Categories I–XX based on Net ALP Growth (minimum 10%). Must have full year comparison benchmark objective to qualify. The YTD Spotlight number may not necessarily reflect that computation. Minimum quality standards apply for recognition.

AUGUST

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Ryan Stenglein	36.4%	\$245,390	\$179,879	87.7	AO	
Joe Lewo	21.6%	\$212,962	\$175,109	80.3	Henderson-Locker	
Eno Iftiu	11.8%	\$206,690	\$184,818	87.2	AO	
II Eric Thompson	70.2%	\$151,363	\$88,958	81.9	S-S-Parks-Salvaggi	
Arif Hajro	39.9%	\$171,464	\$122,542	85.0	AO	
III Jeffrey Espinal	56.6%	\$99,996	\$63,838	76.9	Theodore Pappas	
Jenny Kim	37.9%	\$171,783	\$124,607	84.5	AO	
Mark Bernsdorff	35.1%	\$157,948	\$116,924	79.7	Simon Arias	
IV Paul Samra	101.4%	\$164,114	\$81,505	84.9	Andrew McQuade	
David Carpenter	85.8%	\$107,177	\$57,684	80.2	Dustin Venekamp	
James Sodan	23.3%	\$91,343	\$74,087	76.7	Nick Moore	
V Joshua Dishong	124.7%	\$145,964	\$64,967	85.0	S-S-Bendure-Hartwig	
Brody Maughan-Evanson	64.9%	\$164,940	\$100,002	82.5	Simon Arias	
John Santosuosso	25.3%	\$67,938	\$54,235	85.5	Brett Gryska	
VI Nicholas Chuma	79.6%	\$132,236	\$73,616	81.0	S-S-Bendure-Hartwig	
Dustin Dunbar	55.0%	\$77,347	\$49,909	88.8	Dustin Venekamp	
Romal Omid	36.6%	\$103,707	\$75,895	77.9	Mathew Hart	
VII Marisa Willgruber	46.1%	\$60,340	\$41,297	84.7	Theodore Pappas	
Carlo Buhay	24.8%	\$48,473	\$38,851	79.7	AO	
Ashley Rust	12.8%	\$36,393	\$32,250	88.9	AO	
VIII Bobby Hamilton	228.2%	\$105,844	\$32,250	83.2	AO	
Phi Phan	63.5%	\$94,208	\$57,622	82.2	Desi Dimitrova	
Joshua Goodman	50.1%	\$68,171	\$45,425	77.2	Richard Correa	
IX Erin Allen	115.6%	\$69,935	\$32,440	77.7	Richard Correa	
Kasali Kotun	84.2%	\$68,702	\$37,303	74.9	Williams-Musso	
Daniel Orr	34.5%	\$67,258	\$50,024	80.0	Satti-Kanaan	
X Tomarus Burks	131.9%	\$86,002	\$37,090	78.2	Tom Williams	
Christopher Bungay	88.1%	\$60,649	\$32,250	79.1	Satti-Kanaan	
Alec Seibold	84.2%	\$59,399	\$32,250	87.3	Josh West	
XI Nicole Preston	86.3%	\$60,093	\$32,250	82.8	Kris Thieme	
Mike Paragiou	53.0%	\$49,330	\$32,250	85.3	S-S-Parks-Salvaggi	
Veronica Coval	36.8%	\$61,478	\$44,956	87.9	Fisher-Hall	
XII Jonathan Rindt	188.0%	\$136,440	\$47,372	84.0	Simon Arias	
Alon Barnur	166.0%	\$85,775	\$32,250	87.7	AO	
Tyler Boulden	113.7%	\$112,409	\$52,607	88.3	Josh West	

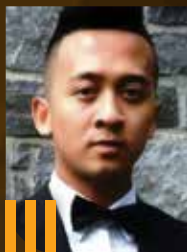
ALL TIME RECORD: \$896,627 Net ALP DAVID CARPENTER

YTD

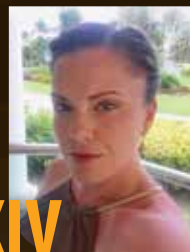
Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Eno Iftiu	54.2%	\$2,714,776	\$1,760,954	87.2	AO	
Mark Neilson	26.6%	\$1,669,317	\$1,318,162	80.0	AO	
II Arif Hajro	96.9%	\$2,319,977	\$1,178,441	85.0	AO	
Matthew Conrad	45.3%	\$1,455,792	\$1,002,173	85.1	S-S-Parks-Salvaggi	
Bobby Gujral	30.5%	\$1,381,847	\$1,059,167	85.0	AO	
III Mark Bernsdorff	78.8%	\$1,394,294	\$779,634	79.7	Simon Arias	
Jenny Kim	40.5%	\$1,188,207	\$845,737	84.5	AO	
IV Daniel Prinzo	36.4%	\$957,276	\$701,694	84.8	S-S-Parks-Salvaggi	
Paul Samra	36.1%	\$872,943	\$641,323	84.9	Andrew McQuade	
James Sodan	13.5%	\$679,028	\$598,427	76.7	Nick Moore	
V Brody Maughan-Evanson	196.2%	\$1,689,180	\$570,335	82.5	Simon Arias	
Joshua Dishong	69.1%	\$922,926	\$545,914	85.0	S-S-Bendure-Hartwig	
Zachery Kertulis	30.6%	\$682,388	\$522,679	79.3	S-S-Parks-Salvaggi	
VI Nicholas Chuma	100.5%	\$1,006,957	\$502,227	81.0	S-S-Bendure-Hartwig	
Brandon Minor	39.5%	\$694,380	\$497,937	87.5	AO	
Brandon Summerton	23.1%	\$595,991	\$484,185	78.9	AO	
VII Jessica Chang	56.3%	\$672,518	\$430,194	81.2	AO	
Stuart Pagan	39.8%	\$631,814	\$451,995	86.3	Mathew Hart	
Ashley Rust	20.5%	\$469,056	\$389,133	88.9	AO	
VIII Phi Phan	84.1%	\$743,029	\$403,675	82.2	Desi Dimitrova	
Bobby Hamilton	50.9%	\$608,007	\$402,987	83.2	AO	
Joshua Goodman	19.2%	\$464,825	\$389,997	77.2	Richard Correa	
IX Giovanni Vacca	67.4%	\$603,212	\$360,435	80.9	Tommy Vena	
Kimberly Hamilton	39.4%	\$502,885	\$360,730	83.1	Brett Gryska	
Jesse Doherty	33.7%	\$472,600	\$353,349	76.6	AO	
X Alec Seibold	106.9%	\$533,820	\$258,000	87.3	Josh West	
Tomarus Burks	82.0%	\$592,325	\$325,477	78.2	Tom Williams	
Christopher Bungay	48.4%	\$382,762	\$258,000	79.1	Satti-Kanaan	
XI Conor Markins	99.9%	\$579,997	\$290,133	84.3	Simon Arias	
Veronica Coval	77.2%	\$524,661	\$296,077	87.9	Fisher-Hall	
Michael Botond	35.0%	\$428,341	\$317,290	84.2	AO	
XII Jonathan Rindt	339.9%	\$1,197,037	\$272,141	84.0	Simon Arias	
Alon Barnur	156.5%	\$685,172	\$267,081	87.7	AO	
Justin Hermann	94.0%	\$521,394	\$268,745	80.7	Dustin Venekamp	

ALL TIME RECORD: \$4,005,969 Net ALP MARC SALVAGGI

CATEGORIES XIII-XX & ROOKIE



XIII
ADRIENNE BRAGAS
LAS VEGAS, NV



XIV
MAGDA FIGUEIREDO
EDISON, NJ



XV
EVAN DONOGHUE
LAS VEGAS, NV



XVI
JINELLY URENA
SAN ANTONIO, TX



XVII
JONATHAN PHILLIPS
LITTLE ROCK, AR



XVIII
KAITLYN BRANDT
DALLAS, TX



XIX
FRANCESCA VELTRI
EDISON, NJ



XX
TRAVIS VAUGHN
WEXFORD, PA



Rookie
MORIAH CHANDLER
ALTAMONTE SPRINGS, FL

AUGUST

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
XIII Adrienne Bragas	55.0%	\$61,227	\$39,501		87.4	AO
Johnny Fuller	54.2%	\$49,727	\$32,250		85.6	John Young
Ryan Witham	22.6%	\$40,611	\$33,118		80.6	Brett Gryska
XIV Magda Figueiredo	24.3%	\$40,073	\$32,250		86.0	Giglione-Ackerman
Cody Gardner	15.0%	\$37,087	\$32,250		86.3	Albert Serur
XV Evan Donoghue	182.6%	\$91,139	\$32,250		77.1	Corey Neff
Jennifer Ragan	138.8%	\$77,008	\$32,250		84.3	AO
John Catalano	23.1%	\$39,703	\$32,250		80.5	Simon Arias
XVI Jinelly Urena	80.7%	\$58,262	\$32,250		85.6	Jose Carvajal
Mayra Robles	59.0%	\$51,274	\$32,250		83.8	Michael Vasu
Willie Cummings	16.6%	\$37,605	\$32,250		87.7	Slav Bitman
XVII Jonathan Phillips	121.7%	\$71,512	\$32,250		82.0	Blake Ralston
Aaron Friedlander	70.1%	\$54,869	\$32,250		83.6	Steve Friedlander
Madison Kilburn	20.2%	\$38,761	\$32,250		75.0	Chad Potts
XVIII Kaitlyn Brandt	52.3%	\$49,118	\$32,250		77.6	Stephen Jubrey
Jose Castillo	33.5%	\$43,049	\$32,250		85.4	Cohen-Velasquez
XIX Francesca Veltri	26.9%	\$40,925	\$32,250		83.0	Giglione-Ackerman
XX Travis Vaughn	28.9%	\$41,561	\$32,250		77.8	Simon Arias

ALL TIME RECORD: \$896,627 Net ALP DAVID CARPENTER

AUGUST ROOKIES

Category	PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	SGA
Rookie Moriah Chandler	590.6%	\$190,470	\$32,250	214,125		80.9	Henderson-Locker
Mark Dushaj	292.8%	\$94,424	\$32,250	317,601		86.1	AO
Joseph Crivelli	172.2%	\$55,525	\$32,250	135,490	93		Simon Arias
Luis Velasquez	165.3%	\$53,313	\$32,250	71,926		83.0	Jesus Romero
Beau Minnick	162.8%	\$52,490	\$32,250	79,495		81.1	S-S-Bendure-Hartwig
Maria Martinez	156.8%	\$50,562	\$32,250	74,148		81.4	Capozucca-H-W
Timothy Wilson	148.8%	\$47,972	\$32,250	104,546		81.3	Prata-Wilson
Anthony Mazurkewicz	148.6%	\$47,939	\$32,250	58,093		82.0	Giddens-Giddens
Beau Cullen	148.0%	\$47,727	\$32,250	48,598		79.4	Corey Neff
Taulant Bane	143.9%	\$46,407	\$32,250	128,027		74.9	Dustin Venekamp

YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
XIII Nakita Fortin	60.8%	\$414,929	\$258,000		83.8	Denis-Michael Catalano
Adrienne Bragas	51.4%	\$390,650	\$258,000		87.4	AO
Gary Slocum	29.3%	\$333,630	\$258,000		80.9	Desi Dimitrova
XIV Cody Gardner	56.5%	\$403,669	\$258,000		86.3	Albert Serur
Magda Figueiredo	26.4%	\$326,163	\$258,000		86.0	Giglione-Ackerman
Hasan Ghazal	19.9%	\$309,228	\$258,000		85.1	Satti-Kanaan
XV John Catalano	43.8%	\$370,934	\$258,000		80.5	Simon Arias
Alexandra Longo	33.5%	\$344,392	\$258,000		93.8	Hart-Lewicki
Evan Donoghue	21.7%	\$314,036	\$258,000		77.1	Corey Neff
XIX Francesca Veltri	26.9%	\$40,925	\$32,250		83.0	Giglione-Ackerman

ALL TIME RECORD: \$4,005,969 Net ALP MARC SALVAGGI

YTD ROOKIES

Category	PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	SGA
Rookie Moriah Chandler	460.1%	\$1,187,119	\$258,000	1,629,725		80.9	Henderson-Locker
Mark Dushaj	328.8%	\$848,344	\$258,000	3,185,992		86.1	AO
Joseph Crivelli	244.7%	\$631,367	\$258,000	1,271,711	93		Simon Arias
Spencer Kozelj	139.4%	\$359,611	\$258,000	981,221		80.1	Simon Arias
Maria Martinez	121.5%	\$313,517	\$258,000	466,510		81.4	Capozucca-H-W
Luis Velasquez	113.8%	\$293,514	\$258,000	467,220		83.0	Jesus Romero
Elvis Cartaya	107.0%	\$275,966	\$258,000	473,042		79.8	AO

LC = 2022 MGA/RGA Leadership Council Member

Spotlight recognizes the top three Master General Agents in Categories I-XX with minimum 10% growth and the top ten Rookies with minimum 100% Performance Factor. Positive growth will be shown if a category has no qualifier. Figures reflect hierarchy transfer adjustments. The MGAs that will be recognized at the 2022 Awards Presentation are the top MGA per category from Categories I-XX based on Net ALP Growth (minimum 10%). Must have full year comparison benchmark objective to qualify. The YTD Spotlight number may not necessarily reflect that computation. Minimum quality standards apply for recognition.

CATEGORIES I-VIII



MARIO HAJRO
SAN CLEMENTE, CA



ERIC THOMPSON
BRUNSWICK, OH



ENO IFTIU
DELAWARE, OH



MARK DUSHAJ
WASHINGTON, MI



BOBBY HAMILTON
NOLENSVILLE, TN



CHASE MILLER
COLUMBUS, OH



JONATHAN RINDT
WEXFORD, PA



PAUL SAMRA
CONCORD, CA

LC = 2022 MGA/RGA Leadership Council Member

Spotlight recognizes the top three Regional General Agents in Categories I-XVI with minimum 10% growth. Positive growth will be shown if a category has no qualifier. Figures reflect hierarchy transfer adjustments. The RGAs that will be recognized at the 2022 Awards Presentation are the top RGA per category from Categories I-XVI based on Net ALP Growth (minimum 10%). Must have full year comparison benchmark objective to qualify. The YTD Spotlight number may not necessarily reflect that computation. Minimum quality standards apply for recognition.

AUGUST

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Mario Hajro	39.0%	\$745,831	\$536,715	86.4	AO	
Mark Neilson	19.7%	\$648,050	\$541,556	82.5	AO	
Mike Paragiou	14.8%	\$252,238	\$219,627	81.2	S-S-Parks-Salvaggi	
II Eric Thompson	14.8%	\$268,209	\$233,541	80.2	S-S-Parks-Salvaggi	
Ryan Stenglein	10.8%	\$292,995	\$264,414	84.7	AO	
III Eno Iftiu	29.3%	\$208,622	\$161,409	87.3	AO	
Matthew Turnquist	16.0%	\$218,320	\$188,223	80.0	Richard Correa	
James Sodan	13.7%	\$241,995	\$212,762	79.8	Nick Moore	
IV Mark Dushaj	51.4%	\$334,928	\$221,256	86.1	AO	
Jeffrey Espinal	41.2%	\$275,999	\$195,499	79.2	Theodore Pappas	
Andrew Bishop	12.2%	\$197,947	\$176,389	85.8	AO	
V Bobby Hamilton	57.6%	\$192,595	\$122,204	79.5	AO	
Arif Hajro	48.9%	\$174,520	\$117,178	84.7	AO	
Jenny Kim	45.6%	\$216,095	\$148,465	80.5	AO	
VI Chase Miller	66.5%	\$245,232	\$147,322	79.3	S-S-Bendure-Hartwig	
Tyler Boulden	44.4%	\$193,840	\$134,272	88.3	Josh West	
Mark Bernsdorff	18.4%	\$180,028	\$152,054	80.0	Simon Arias	
VII Jonathan Rindt	231.5%	\$141,810	\$42,784	84.0	Simon Arias	
John Santosuosso	94.7%	\$133,865	\$68,770	82.3	Brett Gryska	
Melinda-Rae Lyse	68.5%	\$111,965	\$66,462	83.9	AO	
VIII Paul Samra	83.0%	\$159,369	\$87,088	84.8	Andrew McQuade	
Jake Gelb	29.5%	\$102,427	\$79,101	82.0	Nick Moore	
Daniel Prinzo	23.8%	\$97,483	\$78,712	84.9	S-S-Parks-Salvaggi	

ALL TIME RECORD: \$2,307,263 Net ALP MARIO HAJRO

YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Mario Hajro	70.5%	\$8,785,751	\$5,153,881	86.4	AO	
Mark Neilson	19.2%	\$5,683,462	\$4,767,971	82.5	AO	
II Brody Maughan-Evanson	24.7%	\$2,437,899	\$1,955,379	82.7	Simon Arias	
Matthew Diulus	20.6%	\$2,498,974	\$2,072,074	79.2	Simon Arias	
Eric Thompson	19.4%	\$2,569,537	\$2,152,261	80.2	S-S-Parks-Salvaggi	
III Eno Iftiu	54.5%	\$2,717,106	\$1,758,793	87.3	AO	
Scott Wheeler	13.0%	\$1,809,524	\$1,601,655	83.3	Satti-Kanaan	
James Sodan	10.1%	\$1,772,837	\$1,610,555	79.8	Nick Moore	
IV Mark Dushaj	132.1%	\$3,197,998	\$1,377,984	86.1	AO	
Andrew Bishop	26.0%	\$1,902,805	\$1,510,726	85.8	AO	
V Arif Hajro	88.3%	\$2,391,592	\$1,270,403	84.7	AO	
Gregory Rudolph	55.9%	\$1,918,566	\$1,230,581	79.5	Simon Arias	
Jenny Kim	44.1%	\$1,682,685	\$1,167,986	80.5	AO	
VI Chase Miller	108.5%	\$1,788,576	\$857,899	79.3	S-S-Bendure-Hartwig	
Tyler Boulden	78.9%	\$1,464,097	\$818,607	88.3	Josh West	
Mark Bernsdorff	65.3%	\$1,591,432	\$962,722	80.0	Simon Arias	
VII Jonathan Rindt	361.5%	\$1,190,640	\$258,000	84.0	Simon Arias	
Jessica Chang	101.8%	\$1,481,597	\$734,208	83.6	AO	
Melinda-Rae Lyse	43.8%	\$1,057,312	\$735,087	83.9	AO	
VIII Daniel Prinzo	63.0%	\$1,051,303	\$644,981	84.9	S-S-Parks-Salvaggi	
Gary Slocum	58.0%	\$1,123,447	\$710,917	81.7	Desi Dimitrova	
Daryl Graham	35.1%	\$862,985	\$638,723	77.9	S-S-Parks-Salvaggi	

ALL TIME RECORD: \$9,042,633 Net ALP MATTHEW PARKS

CATEGORIES IX–XVI



IX

DUSTIN DUNBAR
PHOENIX, AZ



X

STEVEN KING
TROY, MI



XI

MARISSA NEFF
LAS VEGAS, NV



XII

ALEC SEIBOLD
NOBLESVILLE, IN



XIII

TOMARUS BURKS
POMPANO BEACH, FL



XIV

AARON FRIEDLANDER
NAPIER, NZ



XV

JENNIFER RAGAN
SAN DIEGO, CA



XVI

JOSEPH CRIVELLI
WEXFORD, PA

TC = 2022 MGA/RGA Leadership Council Member

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AUGUST

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
IX Dustin Dunbar	80.7%	\$97,379	\$53,904		88.2	Dustin Venekamp
Michael Gerstein	75.3%	\$106,864	\$60,946		80.5	Gigliione-Ackerman
Kevin Appasamy	34.8%	\$87,826	\$65,138		82.0	AO
X Steven King	99.6%	\$78,139	\$39,140		85.9	Darcy Schrieber
Nicholas Chuma	86.6%	\$131,017	\$70,209		81.3	S-S-Bendure-Hartwig
Jesse Doherty	69.4%	\$65,399	\$38,608		78.5	AO
XI Marissa Neff	258.4%	\$115,578	\$32,250		81.9	Corey Neff
Phi Phan	95.7%	\$97,886	\$50,007		82.5	Desi Dimitrova
Justin Hermann	45.8%	\$77,029	\$52,828		79.8	Dustin Venekamp
XII Alec Seibold	97.4%	\$63,660	\$32,250		87.3	Josh West
Adrienne Bragas	52.2%	\$61,227	\$40,231		87.4	AO
David Bilotti	48.3%	\$60,896	\$41,061		84.8	Corey Neff
XIII Tomarus Burks	170.4%	\$87,191	\$32,250		78.2	Tom Williams
Daisy Vasu	138.8%	\$77,015	\$32,250		84.3	Michael Vasu
Alon Barnur	136.8%	\$87,571	\$36,988		87.7	AO
XIV Aaron Friedlander	106.3%	\$69,012	\$33,451		80.9	Steve Friedlander
Johnny Fuller	54.2%	\$49,727	\$32,250		84.5	John Young
Kwabena Antwi	39.1%	\$44,848	\$32,250		81.3	Jeremy Rivers
XV Jennifer Ragan	108.5%	\$67,237	\$32,250		85.6	AO
Jadwiga Martins	64.3%	\$30,076	\$18,308		82.4	AO
Kade Beck	52.9%	\$49,324	\$32,250		80.1	Brian Schreiter
XVI Joseph Crivelli	523.7%	\$201,157	\$32,250	93		Simon Arias
Elvis Cartaya	101.9%	\$65,128	\$32,250		79.8	AO
Robin Gonzalez	83.8%	\$22,166	\$12,057		77.1	Phillip Waisman

ALL TIME RECORD: \$2,307,263 Net ALP MARIO HAJRO

YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
IX Dustin Dunbar	23.5%	\$684,361	\$554,087		88.2	Dustin Venekamp
Slavita Hut	23.3%	\$727,946	\$590,488		82.3	John Young
William Parmeter	13.9%	\$646,600	\$567,538		84.6	Brett Gryska
X Nicholas Chuma	117.7%	\$1,046,862	\$480,896		81.3	S-S-Bendure-Hartwig
Stella Roznovan	72.4%	\$824,980	\$478,527		78.8	Cohen-Velasquez
Veronica Coval	52.4%	\$738,210	\$484,353		86.6	Fisher-Hall
XI Phi Phan	87.7%	\$757,728	\$403,675		82.5	Desi Dimitrova
Justin Hermann	56.7%	\$694,604	\$443,369		79.8	Dustin Venekamp
Nicole Preston	39.5%	\$605,450	\$433,861		82.0	Kris Thieme
XII Alec Seibold	69.1%	\$554,879	\$328,171		87.3	Josh West
Daniel Zotter	57.1%	\$569,834	\$362,675		79.8	Brett Gryska
Alan Sedaghat	45.2%	\$515,490	\$354,971		81.5	AO
XIII James Marks	300.8%	\$1,242,160	\$309,930		82.1	Simon Arias
Alon Barnur	150.5%	\$686,968	\$274,257		87.7	AO
Brandon Schwed	117.0%	\$559,951	\$258,000	90		Kevin Holtz
XIV Richard Whyte	40.0%	\$361,133	\$258,000		80.9	AO
Eric Snyder	14.6%	\$345,659	\$301,497		78.9	Simon Arias
Aaron Friedlander	14.1%	\$323,182	\$283,211		80.9	Steve Friedlander
XV Kade Beck	46.9%	\$378,935	\$258,000		80.1	Brian Schreiter
John Catalano	43.8%	\$370,934	\$258,000		80.5	Simon Arias
Jadelene Welty	26.5%	\$326,477	\$258,000		79.1	Andrew McQuade
XVI Joseph Crivelli	486.1%	\$1,512,069	\$258,000	93		Simon Arias
Elvis Cartaya	86.7%	\$481,749	\$258,000		79.8	AO
Tucker Gregor	74.0%	\$448,831	\$258,000	96		West-Moody

ALL TIME RECORD: \$9,042,633 Net ALP MATTHEW PARKS

CATEGORIES I-VI



DUSTIN VENEKAMP



HENDERSON-LOCKER



JAMISON WEATHERSPOON



TOM WILLIAMS



CINDY FURER



GIDDENS-GIDDENS



EC = 2022 Executive Council Member

Spotlight recognizes SGAs in Categories I-XII based on positive Net ALP Growth and Cat XIII based on % of Net ALP Objective (minimum 100%). The SGAs that will be recognized at the 2022 Awards Presentation are the top SGA per category from Categories I-XII based on Net ALP Growth (minimum 15%) and Cat XIII based on % of Net ALP Objective (minimum 100%); the YTD Spotlight number may not necessarily reflect that computation. SGAs must be in their current category a minimum of 6 months to compete for YTD awards. Minimum quality standards apply for recognition.

AUGUST

Category	% Net Obj	Net ALP	Net ALP Obj	NTG	RET	% Growth
I Dustin Venekamp	74.3	\$592,989	\$798,600		79.6	22.0
Theodore Pappas	94.5	\$801,530	\$848,400		81.5	8.7
AO	85.4	\$5,100,529	\$5,971,000		83.2	1.1
II Henderson-Locker	129.0	\$414,634	\$321,300		79.4	41.2
S-S-Bendure-Hartwig	116.1	\$657,729	\$566,700		83.5	30.4
Brett Gryska	104.5	\$550,785	\$527,100		83.1	10.4
Beto Quintero	88.1	\$493,511	\$560,000		84.0	1.5
III Jamison Weatherspoon	92.6	\$320,408	\$346,100		78.2	50.9
Michael Vasu	86.9	\$411,275	\$473,500		78.0	27.4
Satti-Kanaan	95.7	\$373,794	\$390,600		84.3	13.7
Nick Moore	96.1	\$374,353	\$389,600		80.8	2.9
Richard Correa	84.2	\$318,122	\$377,600		78.3	0.3
IV Tom Williams	98.6	\$318,394	\$322,900		75.9	59.1
Josh West	118.0	\$344,784	\$292,100		88.9	55.0
Andrew McQuade	119.5	\$428,103	\$358,200		83.5	28.1
Philip Prata	116.0	\$292,741	\$252,300		81.4	9.1
V Cindy Furer	92.4	\$214,010	\$231,700		78.1	52.3
Tommy Vena	118.5	\$199,639	\$168,500		80.1	38.7
Fisher-Hall	78.1	\$188,955	\$242,000		83.2	5.1
Weatherspoon-Harris	78.8	\$171,652	\$217,900		78.3	4.2
VI Giddens-Giddens	116.3	\$173,726	\$149,400		77.8	85.0
Brian Schreiter	81.9	\$136,315	\$166,400		78.2	34.5
Phillip Waisman	97.4	\$151,028	\$155,000	91		24.9
Corey Neff	101.8	\$167,635	\$164,600		80.4	16.7

YTD

Category	% Net Obj	Net ALP	Net ALP Obj	NTG	RET	% Growth
I S-S-Parks-Salvaggi	104.3	\$12,122,207	\$11,617,200		82.1	17.6
Simon Arias	101.8	\$14,727,775	\$14,474,400		79.9	12.9
AO	90.5	\$46,736,588	\$51,650,400		83.2	1.9
II S-S-Bendure-Hartwig	117.0	\$4,921,263	\$4,205,400		83.5	34.9
Brett Gryska	95.5	\$4,411,884	\$4,620,000		83.1	4.7
Mathew Hart	91.2	\$3,107,253	\$3,408,800		81.0	4.1
Beto Quintero	87.8	\$3,489,370	\$3,972,700		84.0	2.4
III Darcy Schrieber	83.8	1,676,444	2,000,300	93		18.1
Satti-Kanaan	95.3	3,060,800	3,210,100		84.3	6.1
Michael Vasu	86.1	3,370,256	3,914,300		78.0	0.5
IV Josh West	115.6	\$2,585,851	\$2,236,000		88.9	36.5
Andrew McQuade	121.3	\$2,660,855	\$2,194,200		83.5	29.9
Albert Serur	96.6	\$2,476,113	\$2,563,300		78.6	13.7
Philip Prata	96.6	\$1,893,844	\$1,959,600		81.4	9.3
Tom Williams	89.8	\$2,528,835	\$2,817,500		75.9	5.6
V Tommy Vena	116.4	\$1,897,701	\$1,630,300		80.1	34.8
Cindy Furer	100.2	\$1,738,398	\$1,734,200		78.1	16.4
VI Giddens-Giddens	100.5	\$1,363,608	\$1,356,600		77.8	23.4
Ryan Bisanz	90.3	\$1,529,463	\$1,693,700		75.0	5.1
VII Kevin Holtz	99.6	\$1,102,284	\$1,107,200		78.1	12.6
Denis-Michael Catalano	94.2	\$1,070,387	\$1,136,200		79.0	3.6

CATEGORIES VIII–XIII



VIII
BYRON PAZ



IX
OLDHAM-MOORE



X
MARK BECKFORD




XI
PRATA-WILSON




XII
WILLIAMS-AKINADE



XIII
WALTER ICAZA



EC = 2022 Executive Council Member

Spotlight recognizes SGAs in Categories I–XII based on positive Net ALP Growth and Cat XIII based on % of Net ALP Objective (minimum 100%). The SGAs that will be recognized at the 2022 Awards Presentation are the top SGA per category from Categories I–XII based on Net ALP Growth (minimum 15%) and Cat XIII based on % of Net ALP Objective (minimum 100%); the YTD Spotlight number may not necessarily reflect that computation. SGAs must be in their current category a minimum of 6 months to compete for YTD awards. Minimum quality standards apply for recognition.



TOP % OF NET ALP OBJ ▶



WALTER ICAZA
Category XIII
377.0

MOORE-DEFURIO
Category XIII
280.3

OLDHAM-MOORE
Category IX
240.4

AUGUST

Category	% Net Obj	Net ALP	Net ALP Obj	NTG	RET	% Growth
VIII Byron Paz	72.8	\$101,810	\$139,900		78.1	15.3
Tiffany Wagner	103.7	\$125,460	\$121,000		82.5	9.7
Desi Dimitrova	93.3	\$131,959	\$141,500		81.7	8.5
Chad Deley	91.2	\$110,506	\$121,200		78.7	4.3
IX Oldham-Moore	240.4	\$187,284	\$77,900		87.2	116.4
Washington-Washington	93.6	\$85,407	\$91,200		74.4	37.8
X Mark Beckford	124.6	\$101,774	\$81,700		76.3	61.6
Chad Potts	77.7	\$50,514	\$65,000		75.1	28.1
John Young	92.7	\$87,776	\$94,700		82.4	16.3
XI Prata-Wilson	227.6	\$137,715	\$60,500	98		208.0
Andre Hawthorne	93.9	\$34,736	\$37,000		79.4	81.3
Joseph Rotolo	96.8	\$62,821	\$64,900	97		21.3
XII Williams-Akinade	114.7	\$51,389	\$44,800	84		145.0
Williams-Musso	85.2	\$89,168	\$104,700	87		25.7
XIII Walter Icaza	377.0	\$139,506	\$37,000	97		N/A
Moore-Defurio	280.3	\$103,726	\$37,000	91		N/A
Capozucca-H-W	206.3	\$76,318	\$37,000		81.8	324.0
Myaa Fallon	149.6	\$55,363	\$37,000	91		N/A

YTD

Category	% Net Obj	Net ALP	Net ALP Obj	NTG	RET	% Growth
VIII Desi Dimitrova	122.5	\$1,326,614	\$1,082,800		81.7	37.6
Tiffany Wagner	104.7	\$1,064,439	\$1,016,300		82.5	18.9
IX Oldham-Moore	113.8	\$1,075,071	\$944,800		87.2	28.6
Hart-Lewicki	94.4	\$686,053	\$726,700		81.0	8.4
AO-Lorence	92.2	\$784,180	\$850,800		81.1	6.0
X John Young	116.4	\$754,394	\$648,100		82.4	34.2
Mark Beckford	100.3	\$641,374	\$639,500		76.3	16.1
Chad Potts	91.8	\$443,595	\$483,100		75.1	7.0
Kris Thieme	90.5	\$617,172	\$681,700		82.3	3.1
XI Prata-Wilson	311.6	\$377,011	\$121,000	98		154.0
Jeremy Rivers	98.1	\$321,229	\$327,600		80.6	11.8
XII Williams-Akinade	123.3	\$470,456	\$381,500	84		41.8
Nicole Sanders	73.7	\$218,240	\$296,000		76.9	25.0
West-Shogar-Moody	98.9	\$161,976	\$163,800	96		13.7
XIII Moore-Defurio	284.0	\$40,581	\$296,000	91		N/A
Walter Icaza	250.0	277,503	111,000	97		N/A
Capozucca-H-W	103.6	510,684	492,800		81.8	28.2
Myaa Fallon	96.2	292,765	304,400	91		N/A

CATEGORY I



1
TONY ANDERSON
INDIANAPOLIS, IN

CATEGORY II



1
RONA PILEGGI SPANO
DARIEN, IL



2
ROBIN ANDRADE
KINGSTON, MA

CATEGORY III



1
WILLIAM ROL
HONOLULU, HI



2
JANIS PITTS
MOORINGSPOET, LA

CATEGORY IV



1
MICHAEL COOPER
DES MOINES, IA



2
GEORGE MURRY
MONTGOMERY, AL



1
NOEL ROBBINS
WESTERVILLE, OH

CATEGORY V



GC
2
THOMAS NEJMAN
TAMPA, FL



1
BRETT HULME
POOLER, GA

CATEGORY VI



2
TOMMY FLYNN
SPOKANE, WA

CATEGORY VII



1
LOU NELL BUSBY
HENDERSON, TN



2
DIANNA LUEKE
BUFORD, GA

CATEGORY VIII



1
ROOZBEH BOZORGMANESHFARD
HOUSTON, TX



2
MIRANDA MCKEE
PENDLETON, IN

FIRST SIGNED TG



BROOKLYN CALHOUN
BOLINGBROOK, IL



FRANCIS BAIN
HILLSBORO, OR

TOP MANAGERS

CATEGORY I



1
DAWN TRUDDEN
PEORIA, IL

CATEGORY II



1
TAMI WILLIAMS
WESTFIELD, IN

CATEGORY III



1
BILLY SAUERS
PORT ST LUCIE, FL

INDIVIDUAL REPS: AUGUST

Category	Rank		Cards	Obj	% Obj
I	1	Tony Anderson	1,670	1,238	134.9%
II	1	Rona Pileggi Spano	2,699	1,095	246.6%
	2	Robin Andrade	2,723	1,212	224.7%
	3	Mark Gagliardi	1,379	1,102	125.2%
III	1	William Rol	3,352	845	396.5%
	2	Janis Pitts	2,215	920	240.7%
	3	Timothy Leary	1,159	848	136.8%
IV	1	Michael Cooper	1,476	800	184.5%
	2	George Murry	1,327	728	182.3%
	3	Ralph Beard	1,108	766	144.6%
V	1	Noel Robbins	1,574	601	261.8%
	2	Thomas Nejman	737	599	123.1%
	3	Donna Altshue	636	583	109.2%
VI	1	Brett Hulme	980	550	178.1%
	2	Tommy Flynn	664	550	120.7%
	3	Cheryl Cook	567	550	103.0%
VII	1	Lou Nell Busby	3,532	550	642.1%
	2	Dianna Lueke	2,132	550	387.6%
VIII	1	Roozbeh Bozorgmaneshfard	1,464	550	266.1%
	2	Miranda McKee	1,340	550	243.5%
	3	Celia O'Dell	907	550	164.8%
Rookie	1	Roozbeh Bozorgmaneshfard	1,464	550	266.1%
IceBreaker	1	Miranda McKee	1,340	550	243.5%

ALL TIME RECORD: 18,960 Cards

INDIVIDUAL REPS: YTD

Category	Rank		Cards	Obj	% Obj
I	*1	David Scalisi	15,208	9,734	156.2%
II	*1	Rona Pileggi Spano	12,092	8,757	138.1%
	2	Robin Andrade	11,782	9,692	121.6%
III	*1	Kathy Pappas	11,157	6,771	164.8%
	2	Janis Pitts	12,075	7,361	164.0%
	3	Anna Guido Rohrer	11,757	8,048	146.1%
IV	*1	Cas Robinson	9,317	5,953	156.5%
	2	George Murry	6,722	5,824	115.4%
	3	Amanda Cross	6,304	5,936	106.2%
V	*1	Noel Robbins	5,734	4,808	119.3%
	2	Thomas Nejman	4,852	4,789	101.3%
VI	*1	Erica Dalager	5,305	4,515	117.5%
	2	Tommy Flynn	4,824	4,400	109.6%
	3	Dee Hettinger	4,610	4,492	102.6%
VII	*1	Lou Nell Busby	10,549	4,400	239.7%
	2	Dianna Lueke	8,522	4,400	193.7%
	3	Brian Ryan	4,655	4,400	105.8%
VIII	*1	Ryan Gregoli	11,316	4,400	257.2%
	2	Celia O'Dell	7,847	4,400	178.4%
	3	Tori Snowden	7,693	4,400	174.8%

ALL TIME RECORD: 61,879 Cards DENISE BOWYER

MANAGERS: AUGUST

Category	Rank		Cards	Obj	% Obj
I	1	Dawn Trudden	7,335	5,471	134.1%
II	1	Tami Williams	8,889	5,400	164.6%
	2	Morgan Breier	5,404	4,718	114.5%
III	1	Billy Sauers	7,664	4,486	170.8%
	2	Lisa Johnson	4,041	2,498	161.8%

MANAGERS: YTD

Category	Rank		Cards	Obj	% Obj
I	*1	J T Tasker	53,560	49,851	107.4%
	2	Dawn Trudden	39,531	43,765	90.3%
II	*1	Tami Williams	52,874	43,196	122.4%
	2	Beth Farm	37,804	38,562	98.0%
III	*1	Lisa Johnson	22,343	19,985	111.8%
	2	Billy Sauers	29,137	28,761	101.3%

MOST ORIGINAL CARDS GENERATED: YTD

- 1** WILLIAM ROL
6,042
- 2** ANNA GUIDO ROHRER
5,950
- 3** LOU NELL BUSBY
4,412



1
WILLIAM ROL
HONOLULU, HI

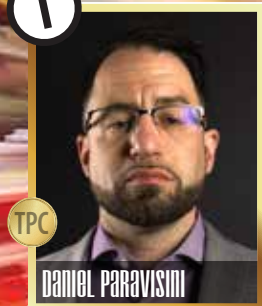
GC = 2022 PR Growth Council Member

PUBLIC RELATIONS CATEGORIES ARE AS FOLLOWS

Rep categories I-VIII assigned using an objective of average leads generated last two years, lead card standard or 6,000 leads whichever is greater. To be recognized, Rep must meet 90% of Growth objective.

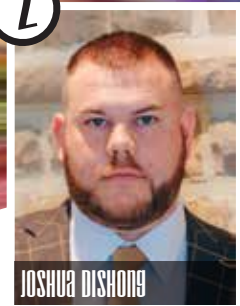
Manager categories I-III assigned using average lead production last two years for their respective territories. To be recognized, Manager must meet 90% of Growth objective.

1



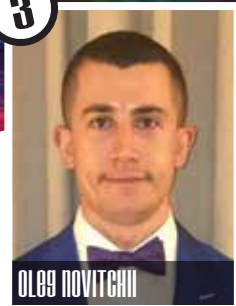
DANIEL PARAVISINI
\$66,028
AO

2



JOSHUA DISHONG
\$46,457
S-S-Bendure-Hartwig

3



OLEG NOVITCHII
\$27,639
S-S-Parks-Salvaggi

4



MARSHALL FERNANDEZ
\$22,931
AO

5



TAYARI OTIS
\$20,548
Henderson-Locker

\$ 2,497	Stephanie Dunbar	\$ 2,160	David Melendrez	\$ 1,926	Shahriar Mohammadi	\$ 1,760	Layne Szymanski	\$ 1,635	Rovena Lulgjuraj	\$ 1,508	Coradean Gaston
2,492	Jenny Alvarez	2,151	Olga Santillanes	1,755	Tony Georges	1,755	Tony Georges	1,627	Darryl Huggins	1,503	Jenny Anderson
2,490	Edward Leon	2,147	Fabian Aniekwensi	1,753	Prince Ray	1,748	Jennifer Jantzen	1,622	David Force	1,497	Milagros Paniccia
2,489	Marvin Fernandez	2,127	Kelechi Anele	1,745	Nicholas Smith	1,743	Mama Atetu	1,621	David Ferriolo	1,494	Derek Koppari
2,487	Michael Ribovich	2,125	Samantha Maywood Mills	1,743	Larry Brown	1,743	Michael Dennis	1,620	Tyler O'Toole	1,493	Nicklaus Boker
2,487	Ransey Vazquez	2,125	Vitaliy Stoykevich	1,743	Andrea Laurent	1,740	Todd Colson	1,618	Mary Ramirez	1,493	Betania Maury Cermeno
2,471	Tanjela Finch	2,122	Kelly Nelson	1,737	John Curry	1,735	Sandra Perez Espinal	1,617	Cara DeFiore	1,492	Mark Reilly
2,466	Viktorious Dugan	2,111	Luis Alvarez	1,735	Munoz-Penaranda	1,729	Gavin Chatman	1,615	Ruben Terrero	1,489	Christian George Wijangco
2,456	Logan Klink	2,102	Iffrah Tahir	1,729	Brittney Mizer	1,725	Kevin Dimery	1,614	Eric Peyton	1,486	Justin Sherman
2,454	Andres Liranzo	2,102	Kristin Trammer	1,725	Oriana Montez	1,725	Ashley Beasley	1,611	Jasmine L Walker	1,485	Daoud Naser
2,451	Spencer Kozej	2,102	Kristie Wagner	1,725	Rea Lynch	1,721	Mason Collins	1,609	Thomas King	1,485	Michael Panella
2,450	Andrea Schmitt	2,086	David Gallagher	1,720	Ricky Gandhi	1,720	Ricky Gandhi	1,608	Bradley Russell	1,481	Byron Patterson
2,435	David Bilotti	2,081	Kyle Jansen	1,720	Jaden Goldney	1,719	Daniel Silva	1,608	Wendy Peragondej	1,480	Damon Blackman
2,430	Connor O'Donnell	2,073	Gabriel Rocha	1,715	Daniel Arif	1,715	Sonia Silva	1,606	Patrick Barnes	1,479	Marisa Brockway
2,422	Victoria Lopes	2,070	Rohan Johnson	1,715	Daniel Arif	1,712	Katherine Nummy	1,605	Kyle Baggett	1,479	Toni-Ann Allen
2,412	Ashley Kopchak	2,068	Jared Robertson	1,712	Katherine Nummy	1,712	Velvet Serena	1,603	Brooke Billings	1,477	Steven Sparkes
2,402	Brock Lampepe	2,068	Kathleen Mezick	1,712	Velvet Serena	1,710	Jennifer Schetnan	1,603	Daniel Arif	1,477	Carrie Padgett
2,402	Patrick Keohane	2,066	Mason Duty	1,710	Jennifer Schetnan	1,707	Stephen Bowen	1,602	Alexander Gross	1,477	Ty Burkholder
2,401	Jennifer Ragan	2,065	Orion Moore	1,595	Carrington Hanna	1,707	Stephen Bowen	1,601	Ivan Galarza	1,477	Gene Hale
2,391	Marvelie Sanchez	2,064	Woodrow Kincaid	1,591	Debbie-Ann Whitehorse	1,707	Emily Rogers	1,595	Carrington Hanna	1,476	Gene Hale
2,388	Michael Gamboa	2,061	Cameron Ontko	1,591	Debbie-Ann Whitehorse	1,706	Kristina Fennessy	1,591	Wendy Martin	1,476	Gene Hale
2,381	Christopher Larsen	2,060	Ashley Rust	1,591	Debbie-Ann Whitehorse	1,706	Alon Barnur	1,591	Wendy Martin	1,474	Jessica Luarca
2,377	Brent Henderson	2,058	Roxie Soto	1,590	Wendy Martin	1,701	Alon Barnur	1,590	Wendy Martin	1,472	Sydney Bakos
2,374	Christabel Ornelas	2,056	Andi Iftiu	1,584	Rafael Melendez	1,701	Alon Barnur	1,584	Rafael Melendez	1,471	Jissel Leal
2,365	Alyssa Duncan	2,055	Luisa Shiroma	1,584	Rafael Melendez	1,700	Giselle Hernandez Zuniga	1,584	Rafael Melendez	1,471	Jissel Leal
2,365	Ranjana Chopra	2,050	Jesse Benwell	1,582	Kayla Kuhn	1,700	Giselle Hernandez Zuniga	1,582	Kayla Kuhn	1,470	Crystal Moreau
2,361	Nicole Longey	2,050	Alyssa Libby	1,581	Mirsha Urbina-Mendoza	1,699	Tina Janti	1,582	Kayla Kuhn	1,470	Ricky Balboa
2,357	Nicole Szymanski	2,049	Ashley Gamache	1,581	Mirsha Urbina-Mendoza	1,699	Tina Janti	1,581	Mirsha Urbina-Mendoza	1,469	Gregory S Miller
2,356	Carlos Navas	2,049	Teressa Rasmussen	1,581	Mirsha Urbina-Mendoza	1,699	Tina Janti	1,581	Mirsha Urbina-Mendoza	1,468	Jessica Landmann
2,351	Susana Vargas	2,049	April Ross	1,581	Mirsha Urbina-Mendoza	1,699	Tina Janti	1,581	Mirsha Urbina-Mendoza	1,468	Jessica Landmann
2,343	Ariane Davis	2,049	Dan Devries	1,580	Dominic Nicodemus	1,699	Joshua Hammond	1,580	Dominic Nicodemus	1,468	Jessica Landmann
2,336	Sione Maumau	2,049	Jacob Reiter	1,580	Dominic Nicodemus	1,699	Joshua Hammond	1,580	Dominic Nicodemus	1,464	Jenna Lynn Friddle
2,331	Pa Alieu Kasseh	2,042	Melinda Skinner	1,580	Dominic Nicodemus	1,699	Joshua Hammond	1,580	Dominic Nicodemus	1,462	Joaquin Santos
2,322	Dulce Paz	2,036	Nathan Hunt	1,580	Dominic Nicodemus	1,699	Joshua Hammond	1,580	Dominic Nicodemus	1,462	Joaquin Santos
2,320	Bruce Tan	2,030	Austin Ewing	1,577	Justin Johns	1,699	Joshua Hammond	1,577	Justin Johns	1,462	Joaquin Santos
2,316	Brandon Neal	2,028	Isabel Espinoza Alvarez	1,577	Justin Johns	1,699	Joshua Hammond	1,577	Justin Johns	1,458	Sean Lewallen
2,311	Josmar Maneiro Antunez	2,014	Michael Joseph	1,577	Justin Johns	1,699	Joshua Hammond	1,577	Justin Johns	1,457	Shane Havel
2,309	Ebou Jatta	2,007	Jillian Getz	1,577	Justin Johns	1,699	Joshua Hammond	1,577	Justin Johns	1,457	Shane Havel
2,306	Laura Chavez	2,005	Scott Urbanowicz	1,576	Yasmei Villasamil	1,699	Joshua Hammond	1,576	Yasmei Villasamil	1,456	Elvis Tinaj
2,304	Alejandro Jardon	2,004	Yarinete Mendez Colmenares	1,576	Yasmei Villasamil	1,699	Joshua Hammond	1,576	Yasmei Villasamil	1,452	Colleen Senecal
2,303	Noella Coleman	2,002	Austin Botts	1,576	Yasmei Villasamil	1,699	Joshua Hammond	1,576	Yasmei Villasamil	1,452	Colleen Senecal
2,300	Vienna Howat	2,002	Cassandra Pinto	1,576	Yasmei Villasamil	1,699	Joshua Hammond	1,576	Yasmei Villasamil	1,451	D' Audrey Gillard
2,296	Derek Sutherland	2,000	Candace Boudreau	1,576	Yasmei Villasamil	1,699	Joshua Hammond	1,576	Yasmei Villasamil	1,451	D' Audrey Gillard
2,294	Zakaria Elghami	1,999	Joshua Butrey	1,576	Yasmei Villasamil	1,699	Joshua Hammond	1,576	Yasmei Villasamil	1,450	Anthony Yard
2,292	Ivoni Fuimaono	1,999	Adianeza Rodriguez	1,576	Yasmei Villasamil	1,699	Joshua Hammond	1,576	Yasmei Villasamil	1,450	Anthony Yard
2,279	Crystal Sulzer	1,987	Austin Miller	1,576	Yasmei Villasamil	1,699	Joshua Hammond	1,576	Yasmei Villasamil	1,448	Claudia Jacquet
2,277	Tyler Dubois	1,987	Alex Grushko	1,576	Yasmei Villasamil	1,699	Joshua Hammond	1,576	Yasmei Villasamil	1,443	Anthony Spataro
2,276	Jeffrey De Los Reyes	1,987	Steven Elliott	1,576	Yasmei Villasamil	1,699	Joshua Hammond	1,576	Yasmei Villasamil	1,443	Anthony Spataro
2,275	Igor Melcharek	1,977	Morvarid Tadayon	1,576	Yasmei Villasamil	1,699	Joshua Hammond	1,576	Yasmei Villasamil	1,443	Anthony Spataro
2,273	Elio Mertiri	1,976	Srinivas Yerraganti	1,576	Yasmei Villasamil	1,699	Joshua Hammond	1,576	Yasmei Villasamil	1,443	Anthony Spataro
2,269	Oliany Matos Abella	1,974	Paige Zuck	1,576	Yasmei Villasamil	1,699	Joshua Hammond	1,576	Yasmei Villasamil	1,443	Anthony Spataro
2,265	Damon Hoeffler	1,972	Kacie Converse	1,576	Yasmei Villasamil	1,699	Joshua Hammond	1,576	Yasmei Villasamil	1,443	Anthony Spataro
2,260	Hunter Bischoff	1,970	Sarah-Marie Sandford	1,576	Yasmei Villasamil	1,699	Joshua Hammond	1,576	Yasmei Villasamil	1,441	Jesse Doherty
2,246	Shantell Chance	1,969	Sean Melaven	1,576	Yasmei Villasamil	1,699	Joshua Hammond	1,576	Yasmei Villasamil	1,441	Jesse Doherty
2,241	Michael Conner	1,968	Mariah Butler	1,576	Yasmei Villasamil	1,699	Joshua Hammond	1,576	Yasmei Villasamil	1,441	Jesse Doherty
2,236	Karyssa Rivera	1,968	Carlos Malpica Hurtado	1,576	Yasmei Villasamil	1,699	Joshua Hammond	1,576	Yasmei Villasamil	1,435	Eliseo Montes
2,227	Daniela Rangel	1,968	Carlo Malpica Hurtado	1,576	Yasmei Villasamil	1,699	Joshua Hammond	1,576	Yasmei Villasamil	1,435	Eliseo Montes
2,220	Anthony Dell'anno	1,960	Babajide Obashoto	1,576	Yasmei Villasamil	1,699	Joshua Hammond	1,576	Yasmei Villasamil	1,435	Eliseo Montes
2,212	Austin Macias	1,951	Joseph Kanaan	1,576	Yasmei Villasamil	1,699	Joshua Hammond	1,576	Yasmei Villasamil	1,435	Eliseo Montes
2,212	Adem Abdula	1,949	Jose Sanchez Reyes	1,576	Yasmei Villasamil	1,699	Joshua Hammond	1,576	Yasmei Villasamil	1,435	Eliseo Montes
2,210	Ava Hall	1,949	Cassandra Lober	1,576	Yasmei Villasamil	1,699	Joshua Hammond	1,576	Yasmei Villasamil	1,435	Eliseo Montes
2,203	Funmilola Elumade	1,949	Riley Donovan	1,576	Yasmei Villasamil	1,699	Joshua Hammond	1,576	Yasmei Villasamil	1,435	Eliseo Montes
2,201	Sean Rivera	1,942	Kevin Beaver	1,576	Yasmei Villasamil	1,699	Joshua Hammond	1,576	Yasmei Villasamil	1,435	Eliseo Montes
2,192	Janes Maloney	1,940	Christopher Bungay	1,576	Yasmei Villasamil	1,699	Joshua Hammond	1,576	Yasmei Villasamil	1,435	Eliseo Montes
2,189	Nicole Bolognesi	1,935	Jose Anderson	1,576	Yasmei Villasamil	1,699	Joshua Hammond	1,576	Yasmei Villasamil	1,435	Eliseo Montes
2,183	Shiv Patel	1,929	Henry Jacobs	1,576	Yasmei Villasamil	1,699	Joshua Hammond	1,576	Yasmei Villasamil	1,435	Eliseo Montes
2,175	Brenna Behan			1,576	Yasmei Villasamil	1,699	Joshua Hammond	1,576	Yasmei Villasamil	1,435	Eliseo Montes

AUGUST BONUS LEADERS

PAYOUT: \$3,229,354

QUALIFIERS: 3,541

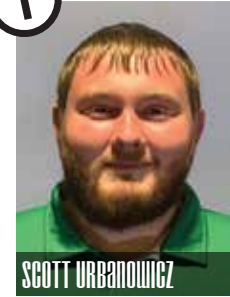
\$ 66,028	Daniel Paravisini	\$ 5,870	Kevin Ishikane	\$ 4,375	Natalia Beltran Hernandez	\$ 3,576	Sharon Potter	\$ 3,107	Samuel Marzula	\$ 2,766	Julie Aprahamian
46,457	Joshua Dishong	5,863	Tomarus Burks	4,359	Trace Johnson	3,552	Rachael Frankino	3,074	Dylan White	2,764	Kettia Simon
27,639	Oleg Novitchii	5,800	Franco Bilbili	4,358	Alexander Gomez	3,551	Giovanni Vacca	3,073	Tabitha Sanders	2,761	David Mayfield
22,931	Marshall Fernandez	5,720	Razan Zarba	4,242	Christina Ande	3,525	Meardey Kim	3,070	Akram Mirahmadi Shalamzari	2,755	Gunnar Jorstad
20,548	Tayari Otis	5,648	Ian Pickett	4,220	Kashala Guiden	3,519	Sarah Saleim	3,062	Newyorka Morrow	2,734	Joel Trask
19,666	Carmen Arroyo	5,633	Tyler McKnight	4,178	Horace Johnson	3,515	Diego Vargas	3,061	Seth Smith	2,733	Richard Bentley
19,157	Jacob Rosso	5,631	Dina Boghdady	4,173	Michael Ellis	3,514	Lincoln Dziekonski	3,050	Joseph Hervatine	2,711	Kathleen McArthur
19,080	Firat Ucar	5,583	Richard Carter	4,145	Braden Buck	3,506	Victor Ledesma	3,042	Crystal Vairetta	2,695	Bernardo Lopez
16,036	Lindsey Gilbert	5,501	Jadwiga Martins	4,130	Robert Joseph	3,504	Bradley Blumenshine	3,035	Joseph Hogue	2,691	VaShawn Nelson
14,192	Roger Fredericks	5,485	Michael Maloney	4,087	Jorge Toribio	3,503	Bryce Engstrom	3,023	Joseph Hogue	2,687	Jordan Graham
12,737	Trevor Bailey	5,479	Erin Spinelli	4,066	Tyler Teague	3,503	Bryce Engstrom	3,021	Calvin Dickherber	2,677	Carly Ferraro
12,095	Joseph Tomanovich	5,346	Aref Sayegh	4,065	Juan Nunez	3,480	Shanna Cote	3,011	James Hodges	2,671	Herlin Celicourt
11,921	Meenakshi Chavis	5,346	Mathew Kahwaji	4,033	Evan Pinkerton	3,478	Matthew Sturgis	3,008	Brianna Baker	2,670	Priscila Gonzalez
11,742	Melissa Hayfa	5,343	Ethan Tolbert	4,004	Vanessa Forouzan	3,459	Lambert McElrath	3,007	Magaly Una	2,669	Connor Brown
11,465	Javier Diaz	5,317	Derrick Mason	3,976	Kasali Kotun	3,455	Jennifer Savino	3,006	Jennifer Savino	2,668	Jeremy Enggrav
11,101	Joey Kennedy	5,291	Omaira Garces Ramonez	3,962	Mike Reed	3,452	Yolanda Hill	2,987	Lleison Martinez	2,667	Shundra Hampton
10,814	Ashley Mysza	5,257	Oscar Gastelum	3,960	Abraham Mogilevsky	3,433	Nathaniel Magda	2,982	Meghan Hendrickson	2,656	Alaska Jimenez
10,070	Tyrus Whitehead	5,254	Alex Miller	3,960	Abraham Mogilevsky	3,420	Michael Schaefer	2,969	Stephanie DesForges	2,650	Lee Samatowic
9,377	Omar Hashimi	5,230	Nathan Labranche	3,955	Danny Souri	3,416	Dana Martin Gonzalez	2,950	Michael McLaughlin	2,643	Panaris Bregu
9,334	Dillon Zartman	5,169	Cristian Cartagena Clemente	3,885	Jake Kim	3,410	Zeenat	2,947	Richarda Joseph Garcia	2,639	Jihad Ottallah
9,170	Cathy Dishong	5,153	Brandon Bennett	3,848	Chilynn Acevedo	3,400	Ryan Vance	2,927	Joseph Cammarata	2,628	Feagai Singh
8,734	Arturo Romero	5,147	Daniel Rock	3,806	Asiguy Haugabook	3,397	Trace Cary	2,923	Sonia Tyner	2,626	Carly Baird
8,621	Lily Sakai	5,073	Joachim Jean	3,799	Brandon Freeman						

WORLD'S GREATEST BONUS - CONTINUED

\$ 1,386 Zachary Hofreiter	\$ 1,293 Zuljair Bello	\$ 1,216 Christopher Applegate	\$ 1,146 Calvin Brewer	\$ 1,089 Lori Hamel Johnson	\$ 1,027 Ryan Marquis
1,378 Patricia Zeitz	1,291 Jacob Krakora	1,215 Lee Ganz	1,145 Christopher DeMary	1,088 Frank Irving	1,027 Jaden Ikwueme
1,378 Revawn Wilson	1,291 Tina Lopez	1,215 Kaisy Kahalany	1,145 Alisha Smith	1,086 Ruth Halpine	1,024 Mark Diskin
1,376 Richard Sidoti	1,290 Laura Kologenski	1,211 Gabriella Weisbom	1,144 Irma Gallardo	1,086 Vedran Sudar	1,023 Randall Harding
1,376 Carlo Trinidad	1,290 Patrick Sullivan	1,210 Codi Lucero	1,144 Walter Rodriguez	1,085 Todd Landow	1,021 Nelson Villegas
1,375 Keeland Bryant	1,289 Trivania Bourne	1,209 Margarita Hickman	1,143 Kade McGilvray	1,079 Jared Guglielmino	1,020 Tamara Leong
1,374 Bryan Fronberger	1,288 Mary Pirela Molina	1,208 Kelsey Goggins	1,143 Caroline Mora	1,079 Robin Collier	1,019 Calvin Judd
1,365 Sean Hood	1,284 Perrish Goggins	1,207 Mohamed Aljahmi	1,142 Dale Hetrick	1,077 Aspen Bell	1,019 Nora Sandoval
1,365 Luis Holguin-Juarez	1,281 Calvin Irving	1,207 Tevin Overton	1,141 Daimarys Yanez	1,076 Moise Sahakian	1,017 Arnaldo Medina
1,362 Kelly Ekker	1,279 Demarcus Oliver	1,201 Tysen Banks	1,140 Acosta	1,074 Justin Gomez	1,017 Rachel Omell
1,360 Sirena Harrison	1,276 Oludoyin Omolaja	1,201 Jillian Arshadi	1,140 Elizabeth Wallin	1,073 Patrick Locke	1,017 Flor Baez
1,360 Godwill Barungi	1,275 Isabel Seoane Parra	1,199 Micah Poplin	1,140 Corey Piszanski	1,070 Matthew Conrad	1,016 Mitchell Mickovic
1,355 Cameron Gray	1,273 Maria Bonilla	1,197 Zachary Marshall	1,139 Diana Aguirre	1,070 Gloria Cristobal	1,015 Anna Mirzaee
1,354 Anthony Recker	Borrego	1,197 David Asbra	1,139 Tamar Epton	1,070 Maria Rowena Magquilat	1,015 Joseph Nelson
1,351 Kyle Dance	1,272 Helena Papo Ramos	1,197 Phoebe He	1,139 Yauri Victoria	1,068 Olaniyan Eaglin	1,014 Jacqueline Kabluyen
1,348 Lenora Washington	1,270 Douglas Hernandez	1,195 Stuart Pagan	1,137 Michelle Scourtos	1,066 Rocio Urquilla	1,013 Cindy Ramirez
1,348 Jessica Occhipinti	Borges	1,195 Cheryl Hobbs	1,136 Kimberly Maya	1,065 Jamar Ross	1,012 Dylan Stickel
1,345 Daniel Bean	1,269 Kelli Myers	1,195 Lawanda Washington	1,136 Jacqueline Barthany	1,064 Angela Gabaya	1,011 Jessica Daniels
1,345 Devon Hinsperger	1,255 Talon Voight	1,193 Theresa Hakes-Drumm	1,136 Dominick Nieves	1,062 Quintel Kent	1,009 Jeremy Osborn
1,343 Salvatrice Pitruzzella	1,255 Victor Medina	1,192 Victoria Divinsky	1,135 Rodrigo Garcia	1,059 Nicola Albano	1,009 David Archer
1,341 Riche Haye	1,251 Nicole Herrin	1,190 Danielle Francavilla	1,133 Mariangela Chirinos	1,059 Lukas Yoder	1,009 Nathan Garlow
1,340 Jorge Alvarez	1,247 Jeffery May	1,189 Tanner Bourisaw	1,129 Tamar Epton	1,059 Marie Laine	1,008 Nicole Empey
1,336 Duane Shaw	1,246 Patrick Dinneen	1,188 Jillian Hildebrand	1,128 Ahmad Aqel	1,057 Amber-Dawn Rowley	1,007 Akeem Phillips
1,335 Ardian Gojcaj	1,246 Oriana Malave	1,186 Clayton Strawderman	1,128 Mike Paragiou	1,056 Dennis Wariboko	1,005 Drew Johnson
1,335 Rachael Fleming	1,245 Beth Trosclair	1,184 Stephanie Silva	1,127 Dominik Dedvukaj	1,055 Jessica Junge	1,004 William Benline
1,333 William Malerk	1,242 Emily Clymer	1,183 Daevon Yarbrough	1,123 Michael Giachetti	1,055 Farnaz Fotovat Ahmadi	1,002 Silas Merkel
1,330 Alek Lichniak	1,239 Erimano Msafriri	1,178 Vilaine Varisse	1,122 Danny Juskiw	1,055 Esmeralda Cruz	1,001 Joseph Sixta
1,329 Marshall Horner	1,239 Joshua	1,178 Krystal Walters	1,122 Justin Adams	1,053 Adrain Alfred	
1,324 Ellen Tuttle	Jahnish-Maltese	1,178 Bradley Christiansen	1,122 Taylorr Nathaniel	1,051 Kian Frost	
1,319 Nella Lejeune	1,236 Alvin Johnson	1,174 Orlady Reyes	1,121 Tommica Gibson	1,051 Paul Pestian	
1,315 Christy Anderson	1,234 Braeden Gilbert	1,172 Steven Scheele	1,120 Charles Powers	1,050 Aldalynne Aldana Bello	
1,307 Jason Ashline	1,234 Craig Joseph	1,171 Myles Coston	1,118 Malaysia Lewis	1,049 Giuliano Di Nardo	
1,307 Robert Hepler	1,231 Jabari Thompson	1,170 Jamie Beuschel	1,113 Stephanie Gage	1,048 Jose Briceno	
1,307 Natalie Soboleva	1,230 Joseph Wilson	1,169 Kelly Ford	1,109 Aaron Bronson	1,047 Vincent Neal	
1,304 Mary Munsey	1,229 Nicole Guiho	1,164 Georgia Boquel	1,107 Aisha Ahmad	1,047 Jessica Van-Dam	
1,304 Yvonne Ryzewski	1,226 James Mathews	1,164 Lisis Mejia	1,104 Brian Cabral	1,046 Dalton Beam	
1,303 Sarah Rodriguez-Traverzo	1,226 Calder MacLeod	1,160 Harvey Quinn	1,104 Michelle Kapusta	1,046 Avion Johnson	
1,301 Alexander Moinuddin	1,225 Daniel Prinzo	1,159 Maxon Elozier	1,104 Andrew Severson	1,045 Isaiiah Donohue	
1,301 Joshua Jenkins	1,224 Kelly Yingling	1,158 Tayler Ehrhart	1,100 Charles Belt	1,040 Colin Kowet	
1,300 Jordan Viaje	1,222 Ethan Sapp	1,156 Timothy Cruise	1,098 Maurice Brown	1,039 Chris Densham	
1,298 Mackenzie Burchett	1,221 Jamie Webster	1,156 Ireland Sirni	1,097 Alton Jones	1,039 Celines Santana	
1,297 Emmanuel Morrow	1,220 James Sherwood	1,152 Anthony Greco	1,097 Christopher Jeantet	1,037 Claudette McIntosh	
1,296 Antoine Bailey	1,220 Christopher Rives	1,150 Mine Caglar Cost	1,097 Hannah Myers	1,037 Amanda Lustbader	
1,295 Monica Lee	1,219 Conall Quish	1,149 Scott Florin	1,097 Michael Nehme	1,036 Delvin Lanier	
1,294 Debbie Arroyo	1,217 Kiera Johnson	1,146 Kyle Giffin	1,094 Anne Banco	1,035 Steven Barton	
		1,146 Michael Constant	1,090 Jennifer Gilkie	1,029 Daniel Podhorodeski	

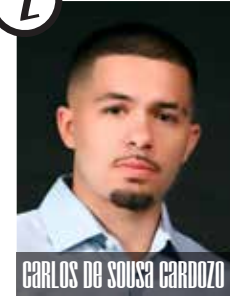
SA/9A DIRECT CODE FIELD TRAINING BONUS

1



SCOTT URBANOWICZ
\$44,742
Henderson-Locker

2



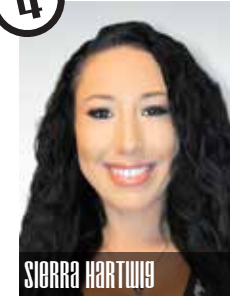
CARLOS DE SOUSA CARDOZO
\$8,243
Capozucca-H-W

3



ZAKARIA ELGAHMI
\$7,213
Darcy Schrieber

4



SIERRA HARTWIG
\$6,559
S-S-Bendure-Hartwig

5



DORIS MARTINEZ GARCIA
\$6,548
AO

AUGUST BONUS LEADERS

PAYOUT: \$416,772

QUALIFIERS: 487

\$ 44,742 Scott Urbanowicz	\$ 2,113 Angellese Camacho	\$ 1,538 Brian Woodland	\$ 1,140 Arimar Ramirez	\$ 780 Autumn Hoeffler	\$ 625 Luz Cortes
8,243 Carlos De Sousa Cardozo	2,104 Miguel Diego	1,520 Jordan Hamrick	1,140 Pernia	773 Roquaves Sterling	621 Jordan Bayles
7,213 Zakaria Elgahmi	2,084 Ryan Cummings	1,508 Mayerlin Ramirez Davila	1,108 Tyler Turner	773 Roxana Duarte Castillo	614 Jacob Carter
6,559 Sierra Hartwig	2,017 Brendan Matcham	1,489 Sabrina Levi	1,100 Damian Woods	756 Miguel Serrano	610 Jason Green
6,548 Doris Martinez Garcia	1,986 Carlos Colina	1,477 Regina Koonce	1,093 Anneli Brandt	747 Tanner Midlick	609 Anthony Brown
5,927 Michael Lewo	1,978 Kian Frost	1,426 Javier Contreras Paraguacuto	1,079 Nicholas D Smith	744 Enoch Baiden-Nimene	602 Sandra Armendariz
4,952 Josefina Lugo	1,972 Andrew Jeans	1,425 Amanda Davis	1,075 Blake McClain	732 Keenan Pacheco	597 Arcelia Zizumbo
4,488 Ryne Morozowski	1,972 Jessica Yates	1,418 Jessie Holland	1,067 Nathan Dominique	732 Sabrina Smith	595 Mitchell McLaughlin
4,317 Evelyn Leon-Perez	1,962 Mohamed Aljahmi	1,398 Rubi Bahena	1,059 Raymon Ashley	728 Ana Castaneda	593 Ashley West
4,134 Desmond Martin	1,934 Danny Sourì	1,380 Selina Maldonado	1,041 Henry Schwochow	726 Ryan Martin	586 John Zalesky
4,115 Estephanie Montecillo	1,926 Robert Burns	1,362 Amanda Krog	1,037 Kristi Mills	716 Isiah Brown	580 Liliana Aguirre
3,663 Nathalyn Sanchez	1,909 Salaur Khorrami	1,344 Austin Barnhart	1,037 Yann Nsoga	715 Victor Medina	576 Kristen Allen
3,525 Ethan Tolbert	1,905 Daoud Naser	1,341 Sasha Oakes	1,021 Dalton Grohler	712 Gloria Lewis	576 Bliss Jacobs
3,348 De'Carleon Townsend	1,897 Danny Geva	1,335 Kyle Baggett	1,009 Eileen Rodarte	708 Christy Anderson	569 Race Rogers
3,309 Sayed Hashimi	1,871 Pilar Morales	1,330 Aprille Scheuring	987 Sky Plunkett	705 Ebou Jatta	569 Tyler O'Toole
3,172 Gerardo Gonzalez	1,868 Ethan Pfeifer	1,296 Brady Basinger	976 Nouraddin Hussein	701 Patrick Minto	557 Chris Lewis
3,086 Michael Denton	1,862 Amy Hull	1,283 Isaiah Castro	975 Juan C Nunez	696 Karly Williams	557 Binyam Abune
3,028 Olusola Awosanya	1,821 Omar Al Choufi Cumarin	1,282 Aridian Gojcaj	944 Bryce Engstrom	695 Teresa Rasmussen	544 Joseph Ciliberti
2,936 Nelson Erwin Delepiani	1,813 LaQuanda Calhoun	1,282 Alexander Tkacz	929 Christopher Marzan	685 Akram Mirahmadi Shalamzari	542 Kacie Converse
2,820 Michael Locke	1,789 Monica Lee	1,280 Akinyemi Akinseye	922 Vilehyvis Hernandez	912 Melissa Nguyen	535 Santino Sierra
2,692 Troy Henderson	1,789 Jenny Anderson	1,278 James M Hill	920 Lukas Yoder	873 Jordan Siudy	531 Jordan Jones
2,666 Keenan Bignall	1,786 Brian Herb	1,277 Luciano Valero Vidal	912 Melisa Nguyen	871 James Ganci	528 Maria Guedez Melendez
2,505 Maria Papiago	1,783 Dmitry Pendro	1,259 Anna Hennessey	870 Vitaliy Stoykevich	870 Vityay Stoykevich	526 Dillon Zartman
2,469 Yasmeli Villasmil	1,771 Raveen Franklyn	1,251 Mackenzie Burchett	870 Zayd Burns	865 Ornela Martinaj	524 Samantha Goris
2,436 Daniel Nava	1,762 Marcus Pettigrew	1,246 Davina Vo	860 Marvin Bolden	860 Marvin Bolden	517 Christopher Gay
2,434 Melissa Grieb	1,756 Jusem Hajali	1,236 Stephen Davis	867 Christopher Rives	823 Hunter Richardson	515 Samantha Garcia
2,387 Akil Elzein	1,733 Brandon Freeman	1,228 Braeden Gilbert	866 Dalton Cassavoy	823 William Malerk	514 Cindy Ramirez
2,263 Alexander Amsler	1,653 Parveen Lakhani	1,223 Jensen Symonds	860 Daniel Lopez-Velasquez	819 Calvin Judd	506 Alicia Lake
2,243 Ashley O'Donal	1,634 David Garcia	1,203 William Malerk	819 Calvin Judd	810 Kathleen McArthur	502 Dianka Blash
2,209 Jeffery May	1,634 Jeffrey Lacerte	1,191 Jayvon Braxton	810 Kathleen McArthur	798 Jose Matos	
2,195 Tanner West	1,629 Angel Gomez Marquez	1,183 Damaris Trejo	798 Jose Matos	630 Alex Jankowski	
2,161 Lawrence Serious	1,620 Jeff Wentworth	1,178 Cassidy Griffin	798 Jose Matos	626 Tysen Banks	
2,131 Ryan Queyrouze	1,610 Paula Torres	1,177 Laurence Moore	798 Jose Matos	626 Calvin Dickherber	
	1,588 Quinn Boucaud	1,154 Razan Zarba	786 Ricky Gandhi		
	1,568 Allan Allas				
	1,542 Christina Babcock				

**DANIEL LI**
AO
\$56,124**MORIAH CHANDLER**
Henderson-Locker
\$51,237**MARK NEILSON**
AO
\$43,610**MARK DUSHAJ**
AO
\$42,244**ENO IFTIU**
AO
\$37,661

AUGUST BONUS LEADERS

PAYOUT: **\$2,225,475**QUALIFIERS: **771**

\$ 56,124 Daniel Li	\$ 10,704 Katelyn Ucar	\$ 5,651 Jillian Getz	\$ 4,267 Ryan Slone	\$ 3,351 Paige Zuzick	\$ 2,680 Kurt Evans
51,237 Moriah Chandler	10,374 Brandon Minor	5,565 Conor Markins	4,264 Carey Hartman	3,343 Antonino Taormina	2,669 Mike Paragiou
43,610 Mark Neilson	10,258 Darrell Asbell	5,508 Peter Gabranski	4,250 Alipate Makaui	3,316 Melinda-Rae Lyse	2,644 David Rigney
42,244 Mark Dushaj	10,209 Aaron Piotrowski	5,429 London Burnett	4,245 Nick Scordos	3,300 Aaron Patt	2,626 Matthew Ward
37,661 Eno Iftiu	9,863 Phillip Rigoli	5,417 Brent Bowling	4,235 Jonathan Ojendi	3,235 Eric Snyder	2,620 David Ferriolo
26,697 Sean Taylor	9,591 Rafael Medina	5,403 Melissa Sidoti	4,215 Ashley Johnston	3,225 Peter Kwiatkowski	2,601 Nairobi Contreras
26,511 Zach Otto	9,583 Braydon Cameron	5,400 Alec Seibold	4,162 Brandon Summerton	3,214 Bruno Nuro	2,599 Ireland Sirni
26,144 Arif Hajro	9,431 Jesse Fullermer	5,375 Edward Leon	4,162 Jean M Joseph	3,199 Diego Vargas	2,598 Tina Skalkos
23,113 Klyo Vidal	8,990 Justin Diaz	5,364 Andrew Hynan	4,139 Michael Russo	3,197 Massoud Vaziri	2,592 Sean Gillespie
21,919 Joshua Olin	8,862 Justin Hermann	5,358 Jonathan Giaco	4,082 Jonathan Phillips	3,171 Ransley Vazquez	2,591 Toni-Ann Allen
21,663 Bledar Bane	8,604 Karen Salek-Cuzmar	5,302 William Thomas	4,050 Jessica Kay	3,169 Erica Robertson	2,583 Alexis Pineiro
21,358 Alon Barnur	8,426 Daniel Pacheco	5,278 Kingsley Hansen	4,040 Magda Figueiredo	3,168 Jorge Toribio	2,582 Cartiza Rojas
20,717 Joseph Crivelli	8,421 Arturo Romero	5,267 Sierra Kelsey	3,959 Jose Castillo	3,168 Richard Sidoti	2,576 Michael Conner
20,067 David Carpenter	8,226 Meaghan Krecksco	5,254 Tyler Church	3,945 Priscilla Blanco	3,157 Jadwiga Martins	2,574 Erin Allen
19,478 Matthew Conrad	8,159 Jake Gelb	5,243 Mathew Kahwaji	3,902 Nathan Hunt	3,146 Bryce Engstrom	2,539 Jesse Benwell
18,107 Nicholas Chuma	7,870 Jessie Holland	5,210 Jhanna Valerio Vivas	3,850 Nixandra Caraballo	3,142 Kristi Basho	2,537 Matthew Sutton
17,883 Bobby Gujral	7,719 Andi Iftiu	5,147 George Shafiek	3,801 Francesca Veltri	3,140 Jenna Gula	2,493 Jesse Barker
16,763 Kevin Gillum	7,698 Michael Cirelli	5,134 Jacob Krakora	3,799 Michael Giachetti	3,139 Viktorious Dugan	2,480 Seth Frisby-Jack
15,983 Dustin Dunbar	7,594 Ed-Maggie Myrthil	5,100 Jacob Krakora	3,797 William Parmeter	3,129 Sean Shephard	2,478 Christopher Larsen
15,621 Spencer Kozej	7,542 Marisa Willgruber	5,116 Priscila Gonzalez	3,774 Adem Abdula	3,121 Susana Vargas	2,474 Laurence Moore
15,195 Paul Samra	7,525 Danny Souri	5,089 Michael McKiernan	3,754 Mark Lahijani	3,105 Brian Jerome	2,466 Willie Cummings
14,511 Jennifer Ragan	7,464 Travis Vaughn	5,066 Randall Cook	3,740 Jihad Ottallah	3,080 Jordan Stelzer	2,462 Cole Hatfield
14,453 Bobby Hamilton	7,313 Derek Johnson	4,947 William Parmeter	3,740 William Parmeter	3,047 Jinelly Urena	2,460 Nicki Griffiths
14,283 Scott Wheeler	7,307 Carlos Camacho Medina	4,931 Maria Martinez	3,703 Rielly Maher	3,039 James C Romero	2,437 Samantha Garcia
14,098 Zackarea Hakim	7,265 Yael Enriquez	4,922 Matthew Kerfoot	3,697 Havis Alvarado	3,028 Blair Sheppard	2,431 Zachery McHattie
13,795 Jeffrey Espinal	7,092 Tomarus Burks	4,903 Chilynn Acevedo	3,683 Gregory Rudolph	3,020 Connor O'Donnell	2,427 Tennison Mather
13,627 Adrienne Bragas	7,066 Anthony Salerno	4,850 Mark Bernsdorff	3,678 James Fangmann	2,987 Raul Rojas	2,426 Armando Aiello
13,599 Tyler McKnight	6,966 Minh Phung	4,803 Justin Sutton	3,665 Bobby Park	2,987 Evan Donoghue	2,424 Jimmy Quifille
13,562 Daniel Prinzo	6,922 Austin Macias	4,748 Mayra Robles	3,664 Thor Leighton	2,976 Selale Booher	2,405 Nicklaus Boker
13,542 Jenny Kim	6,892 Sara Vaz	4,745 Tami Chaimov	3,637 Joseph Gojcaj	2,965 Jonathan Conner	2,397 Tecole Smith
13,161 Romal Omid	6,799 Ryan Witham	4,679 Erin Jacobs	3,637 Ervin Metaj	2,938 Alberto Alcalá	2,385 Sabrina Agostini
13,114 Steven King	6,768 Aaron Friedlander	4,599 Jessica Chang	3,612 Mark Lomonaco	2,937 Hasan Ghazal	2,368 Alexandria Greer
13,041 Katie Stahulak	6,680 Ryan Shazier	4,594 Elvis Cartaya	3,547 Paul Rumbuc	2,923 Anthony Mazurkewicz	2,367 Michael Botond
12,865 Tyler Boulden	6,670 Caren Deanda	4,582 Daniel Perkins	3,511 Matthew Hunsberger	2,918 Christopher Bungay	2,340 Michael Jang
12,798 Beau Cullen	6,670 Justin Schmidt	4,575 Cynthia Sittig	3,482 Cynthia Sittig	2,908 Evan Stewart	2,293 John Curry
12,602 Ryan Stenglein	6,654 Ashlynn Orng	4,557 Jake Yagjian	3,468 Quashade Copney	2,895 Malcolm Pasquier	2,273 Nathaniel Magda
12,331 Clayton Slaughter	6,477 Duane Shaw	4,475 Phi Phan	3,446 Pa Alieu Kasseh	2,872 Herlin Celicourt	2,263 Ruben Terrero
12,105 Chris La Fond	6,418 Carlo Buhay	4,446 Joshua Jackson	3,423 Sarah Saleim	2,862 Matthew Diulus	2,243 Dalton Cassavoy
12,092 Joseph Tomanovich	6,396 Giovanni Vacca	4,414 Dairon Arbona Fonseca	3,416 Dairon Arbona	2,849 Nakita Fortin	2,237 Matthew Turnquist
11,925 Jozef Tinaj	6,251 Michael Maloney	4,396 Michael Burningham	3,415 David Staffieri	2,843 Christian Gojcaj	2,224 Francis Ingulli
11,472 Veronica Coval	6,152 John Catalano	4,383 Razan Zarba	3,410 Adam Wheeler	2,843 Christian Gojcaj	2,219 Alexander Gross
11,349 Matthew Abdo	6,006 Bruce Viaje	4,380 Jason Bratin	3,410 Ashley Rust	2,806 Mario Borino	2,217 Jeffrey Hall
11,316 Taleb Jammoul Hajali	5,999 Stephanie Burghardt	4,360 Maurice Brown	3,398 Ashley Rust	2,765 Alfredo Garcia	2,214 Michelle Gould
11,212 Vincent Massari	5,989 Timothy Wilson	4,325 Christopher McGlynn	3,396 Jonathan Collins	2,718 Michele Stewart	2,203 Marvin Fernandez
11,129 Jonathan Rindt	5,869 Jesse Doherty	4,300 Alejandra Larez Morales	3,374 Jake Taylor	2,710 Tristan A Smith	2,199 Zachery Kertulis
11,106 Beau Minnick	5,705 Heriberto Chavez		3,359 Steven Warner	2,688 Fatima Ward	2,168 Monica Montgomery

\$ 2,167 Tichina Haughton
2,153 Damon Stroup
2,128 Alan Sedaghat
2,122 Ariana Jones
2,105 Matthew McDowell
2,096 Daniela Rangel
2,083 Zachary Hager
2,066 Cara DeFiore
2,058 Jamie Beuschel
2,047 Ryan Martin
2,044 Aubrey Wolfe
2,035 Sergio Carta
2,034 Devon Yarleets
2,024 Molly Remhof
2,023 Ryan Queyrouze
2,020 Tiffany Bertao
2,016 Jeremiah Russin
2,015 Kaia Pirazzini
2,008 Ronald Davis
1,981 Dmitry Pendro
1,979 James Sodan
1,973 Jusem Hajali
1,963 Bruce Alford
1,945 Troy Williams
1,936 Saury Espallat
1,930 Darrin Roberts
1,896 Mariah Luquin Botello

\$ 1,672 Aldo Ramirez
1,667 Nabil Atallah
1,665 Thomas Huynh
1,651 Kurt-James MacMillan
1,639 Jennifer Jantzen
1,635 Dillon Zartman
1,615 Daniel Ramirez
1,607 Luciano Valero Vidal
1,603 Skay Nusenu
1,590 Jeffrey A Smith
1,582 Alexandra Berberich
1,580 John Santosuosso
1,579 David C Williams
1,577 Kevin Butchino
1,576 Omar Billy
1,574 Shiva Latify
1,570 Kamal Tayyib
1,555 Katy Rivera
1,551 Peer Shmelzer
1,520 Michael Geyer
1,517 Melissa Nguyen
1,507 Christian Navarro
1,494 Asante Jackson
1,493 Anthony Marsella
1,489 Alexander Gomez
1,481 Aliya Johansen
1,462 Montana McDonald
1,458 Shawn Lewicki
1,454 Jonathan Jones
1,448 Steve Hartman
1,442 Nicholas Gomez
1,434 Kade Beck
1,430 Alexandra Longo
1,426 Michael Romero
1,419 Evan Pinkerton
1,410 Zakaria Elgahmi
1,403 Andres Liranzo
1,388 Parveen Lakhani
1,382 Rossana Carruyo Parra
1,378 Jonathan Ballard
1,354 Leticia Irving
1,344 Taylor Ahlgrim
1,342 Caitlin Cassidy
1,339 Shawn Feistamel
1,337 Carolyn George
1,333 Awbrei Vachon
1,330 Vivian Trinh
1,325 Steven Dell
1,319 Stephen Davis

\$ 1,307 Matthew Cartwright
1,306 Muzit Berhe
1,304 Danica Rivera
1,302 Jarrell Jackson
1,301 Joel Nunez
1,298 Kathleen Mezik
1,294 Michael Locke
1,291 Austen Oakes
1,274 Claudio Martinaj
1,273 Kwabena Antwi
1,263 Andrew Chambers
1,248 Patrick Sullivan
1,238 Panaris Bregu
1,235 Nikolla Lulgjuraj
1,226 Kaitlyn Brandt
1,219 Omar Al Choufi Cumarin
1,217 Tanner Midlick
1,213 Kelly Schoenherr
1,210 Rodney Jones
1,204 Nathaniel Bermes
1,202 Arimar Ramirez Pernia
1,195 George Ray
1,193 Abigail Luna Rodriguez
1,192 Brenna Behan
1,192 Daniel Orr
1,164 Paul Torman
1,162 Nicole Herrin
1,160 Arcelia Zizumbo
1,159 Rebecca Patterson
1,159 Agnieszka Kuser
1,151 Matthew Hudlin
1,148 Colin Kowet
1,143 Ronald Rivera
1,135 Jacob Krieger
1,132 Gunnar Jorstad
1,125 Rafael Sanchez Reyes
1,118 Evelyn Leon-Perez
1,103 Melissa Argomaniz
1,101 Akinyemi Akinseye
1,095 Sayed Hashimi
1,094 Jennifer Spalding
1,088 Eddie Gonzales
1,077 Cory Moncol
1,061 Noe Perez
1,051 Roger Fredericks
1,034 Brent Henderson
1,030 Eric Peyton
1,023 David Bilotti
1,021 Tanner West

\$ 1,018 Hugo Flores
1,009 Muhammad Mansoor
1,008 Rana Shirer
1,000 Steffanie Sainato
997 Dustin Hess
993 Kelechi Anele
990 Maria Bonilla Borrego
971 Victor Romero
969 Andrea Schmitt
964 Leanne Erney
954 John Schaeffer
950 Nino Blackmon
945 David Ramirez-Benitez
929 Anthony Solano
925 Lance Cobbs
923 Michael Panella
916 Tabitha McDermid
906 Courtney Somsan
906 Johnny Fuller
903 Kylee Blehm
902 Allan Allas
899 Davina Vo
895 Augusto Arango
873 Nicole Wright
868 Tyler Tasa
866 Johnny Ly
863 Caitlin Roth
863 Melinda Skinner
859 Oliany Matos Abella
850 Danisabel Rodriguez
850 Amy Hull
844 Darez Meriwether
843 Charles Gangloff
841 Avion Johnson
837 Lynsey Robbie
835 Slavita Hut
829 Ryan Jarvie
826 Daniel Arzate Roa
825 Marvin Mondragon
824 Christina Babcock
823 Sabrina Smith
823 Nadia Bailey-Robinson
820 Kristina Joachim
813 Flor Tapia
813 Daniel Walton
795 Elle Sing
791 Salaur Khorrami

\$ 790 Ashkan Khoshmagham
787 Tyler Parker
787 Corey Helwig
787 Sherrie McCarty
783 Carlos Colina
772 Rosa Teixeira
763 Aaron Haynes
762 Angellese Camacho
759 Doron Freud
758 Dillon Kuehne
749 Claudio Merizaj
749 Britton Costa
748 Carlos De Sousa Cardozo
746 Jesse Rennich
743 Daniel Lopez-Velasquez
741 Mickey Adkins
740 Noris Dominguez Ramirez
739 Mitchell McLaughlin
737 Jhon Escariza Contreras
734 John Torres
732 Crystal Dugger
725 Liliana Aguirre
725 Alex Jankowski
721 Casey Kunash
717 Tanya Diaz
716 Robert Skok
714 Brandon Bennett
714 Claude Hamilton
713 Damen Hartwick
708 Adrain Alfred
703 Kasali Kotun
688 Christopher Buttacavoli
677 John Collins
672 Charles Powers
664 Dulce Paz
663 Lubraska Iguaro
660 Derya Ekren
656 Michael Gerstein
655 Chase Snider
652 Demarcus Oliver
644 Casey Combs
640 Richard Zuccato
640 Joshua McTier
638 Christian Cox
632 Brody Maughan-Evanson

\$ 621 Steven Elliott
616 Norman Arocho Pendas
606 Joseph Hogue
602 Christopher Rives
598 Dylan Murphy
590 Trace Johnson
587 Dianka Blash
587 Aubrie Ray
583 Marshall Fernandez
576 Madelin Beattie
570 Travis Picklesimer
568 Takiyah Smith
565 Albert Huff
563 Cross Steplowski
562 James Evans
552 Melissa Grieb
547 Cristina Fox
546 Steve Svendson
537 Michael Joseph
535 Binyam Abune
532 Kristie Wagner
523 Jeffery May
523 Tasha Marker
520 Seth-Thomas Ordeneaux
512 Dirk Devries
504 Mackenzie Burchett
501 Breyon Williams

REGA LEADERSHIP BONUS

1




MARIO HAJRO
\$112,183
AO

2



MARK NEILSON
\$78,535
AO


3



RYAN STENGLEIN
\$62,073
AO


REINSTATEMENT BONUS

1



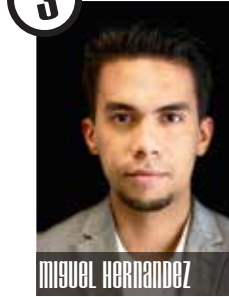
NICHOLAS GASPARRO
\$7,185
Sabrina Lloyd

2



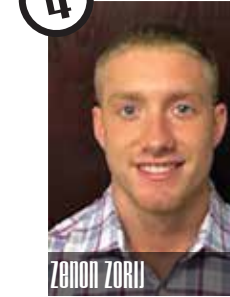
ORBY KELLEY
\$3,864
S-S-Bendure-Hartwig

3




MIGUEL HERNANDEZ
\$3,636
Josh West

4



ZENON ZORIJ
\$3,451
S-S-Parks-Salvaggi

5



NABIL SPAHI
\$2,512
Gigliione-Ackerman

AUGUST BONUS LEADERS | PAYOUT: \$1,397,284 | QUALIFIERS: 200

\$ 112,183 Mario Hajro	\$ 11,388 Samantha Ralston	\$ 5,400 Tyler Boulden	\$ 3,396 Victoria Lewis	\$ 1,844 Bobby Park	\$ 929 Morgan Lobello
78,535 Mark Neilson	11,349 Michael Cirelli	5,302 Matthew Conrad	3,171 David Wang	1,792 Daniel Orr	863 Kwabena Antwi
62,073 Ryan Stenglein	11,129 James Marks	5,238 Daryl Graham	3,157 Jesse Doherty	1,773 Conor Markins	843 Nakita Fortin
51,237 Joe Lewo	10,859 Corey Helly	5,210 Klyo Vidal	2,987 Jinelly Urena	1,755 Michael Botond	823 Kelly Schoenherr
32,762 Joshua Olin	10,633 Sara Vaz	5,195 Carmen Pena	2,976 Kamal Tayyib	1,715 Robin Gonzalez	813 Jeffery Thiel
30,805 Chase Miller	9,885 Cody Gardner	Guedez	2,937 Claude Hamilton	1,667 Doron Freud	787 Mark Auvil
29,227 Taulant Bane	9,746 Bobby Hamilton	5,149 Sokol Fazliu	2,872 Jean M Joseph	1,665 Stephen Jeung	787 Michael McKiernan
28,357 Andrew Bishop	9,430 Brandon Summerton	5,134 Zachery Kertulis	2,862 Michael Clemente	1,651 Hasan Ghazal	772 Peter Gabranski
27,759 Jenny Kim	9,402 Steven King	4,933 Gregory Rudolph	2,809 Joshua Jackson	1,615 David Bilotti	763 Chris McFoy
26,787 Reynolds Akuamo	9,375 Mark Lahijani	4,931 Yael Enriquez	2,774 Daniel Schwartz	1,603 Duane Shaw	740 Nafic Djendji Abdel
25,695 Daniel Pacheco	9,013 Mark Dushaj	4,895 Clayton Slaughter	2,765 Taleb Jammoul Hajali	1,576 Randall Cook	Khalek
23,681 Kimberly Hamilton	8,647 Scott Wheeler	4,679 John Santosuosso	2,688 Matthew Ward	1,493 Veronica Coval	732 Johnny Fuller
23,250 Zach Otto	8,488 Eric Thompson	4,414 Kingsley Ibeh	2,644 Brandon Schwed	1,442 Zachary Poker	717 Tomarus Burks
22,697 Brody	8,478 Matthew Turnquist	4,360 Troy Williams	2,539 Christopher Bungay	1,430 Shawn Lewicki	590 Justin Hermann
Maughan-Evanson	8,426 Sergio Carta	4,250 Paul Kelly	2,474 William Parmeter	1,426 Romal Omid	587 Danisabel Rodriguez
22,229 James Sodan	8,263 Luis Velasquez	4,227 Michael Gerstein	2,466 Donald DeVoise	1,382 Crystal Vairretta	570 Tony Geer
21,497 Melinda-Rae Lyse	7,725 Jake Yagjian	4,127 Gabriela Sime	2,431 William Dugan	1,366 Andrew Chambers	547 Magda Figueiredo
19,427 Mike Paragiou	7,454 Jason Bratin	4,053 Tyler Worstell	2,424 Darrell Asbell	1,344 Savannah Chipman	
18,882 Christopher Hintz	7,313 Stella Roznovan	4,047 Alberto Alcala	2,397 Adrain Alfred	1,306 Devon Chapman	
16,054 Joseph Tomanovich	7,171 Anthony	4,010 Marissa Neff	2,385 Elvis Cartaya	1,274 Eno Iftiu	
15,621 Mark Bernsdorff	Mazurkewicz	3,945 Phi Phan	2,367 Alex Kae	1,210 Patrick Knouse	
15,491 Adam Kidikas	7,092 Brian Jerome	3,902 Tucker Gregor	2,364 Erin Allen	1,206 Jesse Rennich	
15,324 Britton Costa	6,922 Michael Romero	3,801 Johnny Ly	2,219 Joshua Goodman	1,151 Michael Russo	
14,219 Joseph Crivelli	6,670 Stuart Pagan	3,612 Michael Burningham	2,199 Derek Foore	1,126 Jeremiah Russin	
14,098 Jessica Chang	6,542 Ronald Rivera	3,565 Bruce Viaje	2,168 Darrin Roberts	1,088 Raul Rojas	
13,951 David Carpenter	6,491 Paul Samra	3,511 Vincent Massari	2,105 Patrick Donovan	1,009 Jadwiga Martins	
13,810 Jeffrey Espinal	6,301 Meaghan Krecsko	3,446 Carlo Buhay	2,066 Peter Kwiatkowski	1,008 David Rigney	
13,765 Giovanni Vacca	6,251 Jonathan Rindt	3,444 Alexis Pineiro	2,044 Willie Cummings	981 Chris La Fond	
13,562 Brent Bowling	5,866 Matthew Diulus	3,417 Andy Batten	2,025 Taurean Flournoy	974 Slavita Hut	
13,161 David Quevillon	5,826 Astrid Castrillon	3,416 Anizabeth Parra	2,024 Nicole Preston	969 Andrew Hynan	
12,798 Evan Donoghue	5,651 Arif Hajro	Gonzalez	2,022 Daniel Zotter	964 Cristina Fox	
12,285 Bobby Gujral	5,565 Jeffrey A Smith	3,415 Dustin Dunbar	2,020 Jadelene Welty	948 Steve Svendsen	
12,179 Justin Adams	5,460 Justin Sutton	3,403 Noe Perez	2,008 Ed-Maggie Myrthil	939 Richard Whyte	

AUGUST BONUS LEADERS | PAYOUT: \$84,948 | QUALIFIERS: 159

\$ 7,185 Nicholas Gasparro	\$ 1,783 Dawid Liniewski	\$ 1,132 Valerie Ross	\$ 892 Laurekins Pardovani	\$ 684 Muhammed Ashraf	\$ 551 Cleopatra Sola
3,864 Orby Kelley	1,577 Mitchell Look	1,097 Maurice Baritz	881 Anthony Marsella	682 Rodney Ward	539 Kevin Musai
3,636 Miguel Hernandez	1,568 Denise Ley	1,050 Alipate Makai	856 Patrice Franklin	643 Joseph Faisant	525 Evelyn Howell
3,451 Zenon Zorij	1,456 Phyo Phyo	1,036 Adem Abdula	850 Gregory Caldwell	623 James C Carter	520 Sabrina Ashraf
2,512 Nabil Spahi	1,434 Benjamin Newhouse	1,005 Ellen Tuttle	847 Nadira Singh-Moon	609 Dinah Cawthorne	503 Rangji Witika
2,369 John Orr	1,277 Jack Craig	990 Timothy Byrnes	782 Jenny Alvarez	587 Hal Herman	500 Faith Jones
2,030 Dason Phaul	1,198 Rosetta Wilkinson	938 Nicholas Beyer	757 Scott Florin	587 Diane Carrion	
1,972 Sami Mogannam	1,171 Dorota Rusew	908 Brenda Karagiannis	729 Young Lee	561 Nikki Crosby	

5 BONUS TOTAL: \$7,353,833

WORLD'S GREATEST
\$3,229,354

SA/GA TRAINING
\$416,772

LEADERSHIP
\$2,225,475

REGA LEADERSHIP
\$1,397,284

REINSTATEMENT
\$84,948

All qualifiers listed achieved at least \$500 in bonus totals | WGB qualifiers achieved at least \$1000 in bonus totals | WGB recognition is based on \$1,000 MTD Net ALP minimum achievement level

MILLION DOLLAR CLUB

Another champion, another milestone!
Each champion will receive a bonus of \$5,000, plus \$5,000 for each additional qualification, and the Million Dollar Club Award. Congratulations on your achievements!

\$4M



JOEY KENNEDY

AO
Contracted 10/31/96
Qualified 8/31/22
\$4,025,825 Net ALP

\$2M



Duni Olusegun

Phil Waisman
Contracted 8/28/12
Qualified 8/31/22
\$2,054,071 Net ALP



Abraham Mogilevsky

Jamison Weatherspoon
Contracted 8/30/21
Qualified 8/31/22
\$1,009,664 Net ALP



Joshua Goodman

Richard Correa
Contracted 8/9/02
Qualified 8/31/22
\$1,000,053 Net ALP

DIRECTORS OF THE MONTH



Leaders growing leaders

Sales Director of the Month



Saul Lopez

Saul had 72.83% growth over August 2021.

VP of the Month



Fred Hadayia

Fred had 7.72% growth over August 2021.

PR Director of the Month



Lacy Martin

Lacy met 112.90% of Objective during August 2022.

the fourth quarter

HUSTLE



David Zophin

President
American Income Life &
National Income Life Divisions

I hope you didn't blink, because the fourth quarter of 2022 is upon us. Believe it or not, we are looking at the final three months of the year, which means it's time to rally, get hyped, and give Q4 everything you've got.

Because the thing is, now is the time that everything is on the line. Now is the time that you decide to make or break your year, because as any sports enthusiast will tell you, games, seasons, and championships are won or lost in the fourth quarter.

It doesn't seem like the final quarter should hold so much sway, but it's just the reality of the world. I can't tell you how many games I've watched where a team has come from behind to win, or a team got too comfortable with

their lead and lost a huge game because they let down their guard. It's the way competition works, and it keeps fans engrossed until the final buzzer. And even though we're not sports professionals here at AIL-NILICO, I've been in this industry long enough to tell you it's not much different in the insurance world. The end of the year can make a huge difference, so be sure your head is in the game.

Of course, I'm not saying the work you did throughout the first three quarters of the year doesn't matter; the past nine months have put you in a position either to use the momentum you created to help you through the end of the year, or have made you realize you need to kick everything up a notch.

Now is the time to do a quick evaluation of your standings. Are you on track to finish the year strong? If so, don't get complacent! Keep moving forward at top speed to make 2022 your championship year. On the flip side, if you're not in a prime position, now is not the time to throw in the towel. Now is the time to find that Q4 second wind, figure out what you have to do to come back from behind, and refuse to let anything stand between you and

a win. It might be hard, it might take a ton of work, but when you end the year as a champ, it most certainly will all be worth it.

No matter where you are right now — on track to win or needing to play catch-up — make the commitment to give the fourth quarter everything you have. Make a plan to make this the best quarter of the year. Know that both your personal season and your team's season are on the line, so do everything you can to finish the season strong.

And when you do finish the year well, the momentum you've created will carry over to 2023 and put you in a great position to have another winning year. So not only can you look back on a successful year, you can also look ahead to a repeat great season.

It all adds up to one basic idea: Q4 is the time to hustle.

I wish everyone the best of luck throughout the end of the year, although I know your energy and commitment will be everything you need to finish the year as champs. Don't hesitate and don't slow down. Use this last quarter to make 2022 your best, strongest, winningest year yet. 🏆



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Waco, TX 76710

AUGUST TOP PRODUCERS

The Monthly Top Achievers include the top Rookie Producer, Veteran Producer, SA, and GA in their respective monthly categories, the top two MGAs and RGAs in Categories I-IV based on monthly % growth, the PR Representative with the most cards generated for the month, and the top two SGAs in Categories I-IV based on monthly % objective.



**ROOKIE
PRODUCER**

TAYARI OTIS
\$70,614 NET ALP



**VETERAN
PRODUCER**

DANIEL PARAVISINI
\$166,700 NET ALP



SA

SCOTT URBANOWICZ
\$171,008 1ST 6 MONTHS



GA

SEAN TAYLOR
\$170,495 1ST 6 MONTHS



**MGA
CATEGORY IV**

PAUL SAMRA
101.4% GROWTH



**MGA
CATEGORY IV**

DAVID CARPENTER
85.8% GROWTH



**RGA
CATEGORY IV**

MARK DUSHAJ
51.4% GROWTH



**RGA
CATEGORY IV**

JEFFREY ESPINAL
41.2% GROWTH



**PR REP
CATEGORY VII**

LOU NELL BUSBY
3,532 CARDS



**SGA
CATEGORY II**

HENDERSON-LOCKER
129.0% OBJECTIVE



**SGA
CATEGORY IV**

ANDREW MCQUADE
119.5% OBJECTIVE